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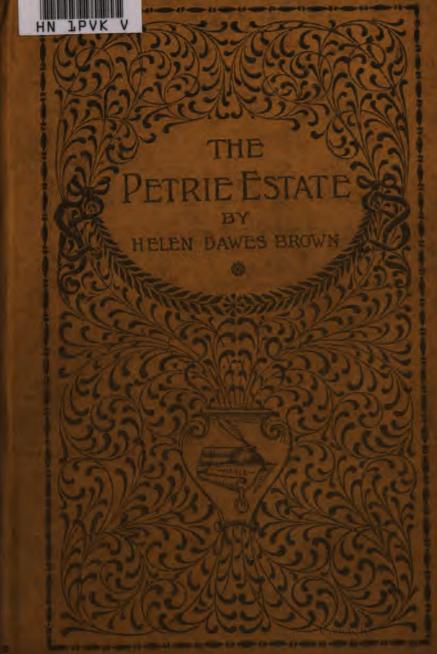
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By helen Dawes Brown.

THE PETRIE ESTATE. 16mo, \$1.25.
TWO COLLEGE GIRLS. 16mo, \$1.25;
paper, 50 cents.

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BOSTON AND NEW YORK.

THE PETRIE ESTATE

BY

HELEN DAWES BROWN

AUTHOR OF "TWO COLLEGE GIRLS"



BOSTON AND NEW YORK
HOUGHTON, MIFFLIN AND COMPANY
(The Universide Press, Cambridge
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THE PETRIE ESTATE.

CHAPTER I.

CHARLOTTE.

LIGHTS had been out for an hour in High Hill Seminary. The principal had long since retired from the duties of the day. That excellent lady had, indeed, relinquished one care after another to her able assistant, until she herself did scarcely more than ask a blessing at meals, and conduct prayers. The annual circular, it is true, was composed by the pen of the principal. document was a mingling of scenery, piety, cost and dimensions of buildings, ideals of womanhood, and delicately hinted social advantages, all set forth in flowery English of the old school. Among Miss Trowbridge's toppling sentences, with their pretty adjectives and pronouns of doubtful antecedents, one, after all, made out a very comfortable and creditable education for a young girl up to the age of eighteen. Miss Trowbridge reserved for herself one more function.

Her assistant, Charlotte Coverdale, was wont to sit with outward composure and inward restiveness under the principal's little addresses which often followed evening prayers. These were of the literary quality of the circular, and were an expansion of the same topics. Miss Trowbridge was an artless egotist, who based her exhortations upon her own example. This was not. however, especially to the disadvantage of the girls who looked up into her face. Few of them had yet the experience or the humor to judge character. So Charlotte Coverdale reminded herself as she sat and watched the sweet, serious faces while Miss Trowbridge related anecdotes of her own instructive youth. The wit of the Literature Class did indeed whisper to her neighbor, "'Intimations of Immortality from Recollections of Early Childhood'!"

The old lady read and dozed her time away in the intervals of these labors, while Charlotte Coverdale gently usurped her duties, and gave the old school new efficiency and self-respect. Miss Coverdale and the principal differed at many points; as, for example, in the matter of the teacher's life. Miss Trowbridge held the ascetic, conventual ideal. "A devoted teacher" she had been this very evening describing to Charlotte. "She has been with us over twenty years. She has no thought but of the Seminary; her

heart is wholly in her work. She is never so happy as when she is at her post. And I know of no one more faithful to the ideals of the Seminary," continued Miss Trowbridge, in the sweet, rotund voice in which she addressed her pupils. The word "ideals" so pronounced had often had its good effect upon a trustful girl of sixteen. It had a very bad effect upon Charlotte, who listened now.

"More faithful, Miss Coverdale, to the ideals of the Seminary," with the musical swell repeated. "In the simplicity of her attire, in the plainness of her surroundings, in the utter absence of self-seeking, Miss Bowdoin sets before our young gyurls the loftiest standard of plain living and high thinking, as Emerson has said," added Miss Trowbridge, with complacent confidence in her misquotation as, often, in her serene mispronunciations.

Charlotte sat miserable under this perversion of the truth, in which she saw her own best beliefs grotesque and distorted.

"Which brings me to speak of a matter that you can help me to set right, I am sure," Miss Trowbridge continued, in her soft official voice. "Miss Bowdoin herself has called my attention to it. It is the matter of after-dinner coffee, Miss Coverdale, — after-dinner coffee for the teachers on the Sabbath. It has been an inno-

vation, as you are aware, and an innovation, I fear, not with the best results."

Charlotte looked a little startled.

"In the first place, you know that it is a matter of principle with me that the teachers should share in all respects the life of the pupils."

Charlotte said gently, "That, Miss Trowbridge, is a point on which I cannot agree with you. For the pupil's own sake I think the teacher's life should be different at many points."

"I know your views," said Miss Trowbridge, with perfect courtesy and toleration. "But High Hill Seminary has established a principle which cannot well be set aside. We have had many innovations since you came among us, Miss Coverdale; of that you are aware, no doubt."

Charlotte Coverdale replied with the very smile by which she had carried through many of the innovations.

"And I feel that we have another to deal with in this matter that has recently come up, — this affair of the coffee. Now after-dinner coffee is not a thing that we allow our gyurls to have; only coffee at breakfast, and not too strong, Miss Coverdale."

Miss Trowbridge looked impressively at Charlotte for her assent.

"And why the teachers should desire it at dinner, and why coffee should be chosen to mark the Sabbath, I confess I fail to see. Can you enlighten me, Miss Coverdale?"

Frivolous seriousness about trifles angered Charlotte. She answered lightly, but, it seems, to Miss Trowbridge's satisfaction.

"I thought you would agree with me. Moreover, I have observed that coffee has—appears to have an effect. It appears to conduce to what I may call—hilarity. I heard laughter from the teachers' room last Sunday. Miss Bowdoin and I observed that the teachers lingered for some time after the pupils left the dining-room." Miss Trowbridge paused.

"There was some very good talk at our table, Miss Trowbridge."

"No doubt, and yet you must agree with me that from every point of view this is not in the spirit of the Seminary, not in the spirit in which it was founded. Now if it were tea, it might be somewhat different."

"Tea is quite as exhilarating, do you not think so, Miss Trowbridge?"

"But then, you know, Miss Coverdale, tea does not $smell\ so\ far\ l$ "

Miss Trowbridge dropped her voice secretively, and Charlotte marveled at her morality.

"Therefore, in future, shall we not agree to

substitute tea, — 'the cup that cheers but not inebriates,' Miss Coverdale?" Miss Trowbridge paused as usual, for her quotation to take effect.

Charlotte made her escape politely, and retired to her room in wrath. Even then she was half aware that her anger was out of proportion, and that she, too, was frivolous, in taking Miss Trowbridge so seriously. Once outside of High Hill Seminary, Charlotte would have found her a diverting character, whose existence could be readily pardoned in consideration of the entertainment she afforded. It was in fact a bad state of nerves, the fatigue of ten years' teaching, that caused Charlotte to view Miss Trowbridge's influence upon the Seminary as so disastrous. The truth was, that the principal of High Hill Seminary did no great harm; while Charlotte's own influence, always underrated by herself, was the positive working force of the institution. Nor was Miss Trowbridge's repression of the teachers so unfortunate as might be supposed. Two or three of Miss Bowdoin's type survived Charlotte Coverdale's reforms, but the nineteenth century was now far advanced, and the ascetic ideal was fading out. Charlotte had assembled a number of healthy, enthusiastic young women, of sound education, and she had made it her highest effort to secure to them a well-rounded

personal life, as the basis of their professional career. This had been her "original work" as a teacher. She had not distinguished herself in the field of scholarship; her thought and research had gone to the study of the teacher's life. Charlotte knew as yet nothing of a movement on foot among the trustees of the Seminary, who proposed to bestow a graceful pension upon Miss Trowbridge and to vest the power of principal in Miss Coverdale. Kind words were spoken of her by these excellent gentlemen; all about her was love and appreciation, but so late and so weary was this night that her faith in herself was gone. Her conversation with Miss Trowbridge was all that remained of the day. She could extract no amusement from it. She felt cramped, thwarted, and heart-sick. Her ambition for the teacher's life seemed to have no fulfillment in her own. She clearly did not practice what she preached. How watchfully she guarded a newly arrived young teacher, lest the Seminary walls should close about her, and here she sat herself, immured. She could guard other teachers from Miss Trowbridge's petty tyranny, but she could not protect herself. Charlotte felt every relation of her life imperfect and unnatural. Her parents had died in her childhood: she had no brothers and sisters. As for her teacher's life, she thought of a viva-

cious friend of hers. Rebecca had said, "I should like to see you in the real world, out of this artificial life, for good and all! Of all hypocrites teachers are the worst. How I used to hate that amiability and enthusiasm that I had to put on and take off every day. You shake your head. That shows how far gone in hypocrisy you are, if you can even keep it up with me. But you are romantic about teaching. Oh, ves. you are as romantic as ever. How you have kept your complexion and your imagination is more than I can understand. Think, it's ten years since we were in college together. You have even been romantic about your education. I am not. I owe my education a grudge. If it were not for that, I might have been a comfortable woman, without the torment of all these problems. I'm a child o' the time — a mistake o' the time. I often think; there are so many women of that sort now; mistakes that have to be made, I suppose, before we get to the right thing."

Charlotte took up a letter from Rebecca, which the evening mail had brought. Her friend was in San Francisco, and, as the letter revealed, in San Francisco she was to spend her life. She had abandoned teaching for journalism, and had now abandoned journalism for marriage. Charlotte sat brooding over the letter. Unselfish woman though she was, it was

her own life that came uppermost as she read her friend's confidences. She took from her desk a faded daguerreotype case, bearing the date of her mother's marriage. It contained two pictures. Charlotte studied her young mother's face, the full, sensitive lips, the tender, expectant eyes. A speaking likeness, they had called it; and many a time had Charlotte, when the living had failed her, found response in the face of her mother. The daughter was an older woman now than the young Mary Coverdale, and she gazed at the picture with a comprehending, almost maternal tenderness. An old grief uttered its moan again. Charlotte could remember of her mother only a bending face with love in it, - not a feature, not a word remained to her. Perversely enough, she had a distinct recollection of the little gold pin at her mother's throat. It was touched with gilt in the daguerreotype, and was the freshest part of the picture also. It was this little twist of gold that, by some freak of the heart, brought the tears to her eves now.

Opposite was the face of Charlotte's father, a face that added years would have made distinguished and commanding. The loss to the world, and the loss to her! she reflected. It could only be put away among the mysteries of fate. When an excellent old woman had one

time tried to explain, on behalf of Providence, the death of Charlotte's parents, the girl had turned upon her solemnly and sharply. As she grew to mature thought, her utmost exercise of faith was the patience to wait for knowledge. She was on the whole a happy woman, yet there were times when she went into retreat with her old sorrows. She did not avoid or regret these seasons of bereavement. They kept her related to her father and mother, she said, when Rebecca remonstrated.

As Charlotte held in her hand the double daguerreotype, she looked at her mirror. She gazed searchingly into her own eyes, and found there the light of her mother's. She glanced at her father's face, and then looked again into her own. Her dark hair rolled back from a brow of singular power and beauty. The soft eyes of Mary Coverdale had a moment ago looked from her daughter's; now Charlotte met in her own face the look of her dead father. A little above the common height she stood, the lines of her figure gracious and noble. Yet, if she looked fascinated into her mirror, it was not her beauty that held her. The mystery of earthly immortality laid its spell upon her. "They are not dead; they live in me; I will live out their life for them." So her thoughts ran, till they brought her back to the very point from which she had set out: the yearning for a wider life. She often questioned her own lot anxiously. She was good and she was happy in the eyes of every one; but there was an artificial serenity about her very goodness and happiness. She doubted their quality; she wondered if she had met the natural trials and temptations. She breathed the adulation of two hundred schoolgirls, sweet and stifling incense. She dreaded its effect upon her character.

"I need a complete change of relations. I need to look up and not down." So she had said to Rebecca, and Rebecca had agreed, with enthusiasm.

"How often we have been over it all!" Charlotte had sighed in conclusion. "I love my girls, and I love my work, and by it I must live. It is as well that necessity settles it for me."

Charlotte Coverdale laid down the portraits of her father and mother, and took up a newspaper. It was in the direct line of her thought that she turned to the editorial pages of the "Citizen," which took her into the mid-stream of American life. She had established an intimacy with these columns, and was usually in cordial sympathy with them. One vigorous pen she learned to recognize in criticisms from time

to time of the progress of American civilization. With all its radicalism, she knew no other paper so jealously conservative of the world's experience. This liberal conservatism answered to her own character, and the fresh New York paper, traveling its two hundred miles daily to reach her, supplied to her cloistered life contact with the world and the stimulus of men's minds.

To-night Charlotte had not read far when, in another corner of the paper, she caught sight of her mother's family name, — an uncommon name, — standing out in firm, black type among the death notices. She read, "Petrie. Died in New York, May 17, James Petrie, for forty years a resident of London."

James Petrie was her mother's cousin, whom she herself had never known or even seen. She thought a moment of the lonely end of the old man, then continued her reading.

CHAPTER II.

THE LAST DAYS OF JAMES PETRIE.

It was the lovely afternoon of the seventeenth of May. In the yard of the hospital the soft breeze stirred in the trees, and the sunlight filtered through the leaves and lay shifting and flickering on the grass. It was one of the gentle, young days by which a new summer is brought in, and which make it easy to apply to the ancient earth every metaphor of youth and hope. Outside the hospital gates, there rolled gay carriages, with occupants in fresh, spring toilettes, smiling to one another in congratulation upon the matchless beauty of a New York May day. The walks upon the avenue were gay as the stream of carriages. Beauty and fashion on foot makes a phenomenon striking to the eye of a foreigner, who, nevertheless, feels in it the charm of an American city. Under the high garden wall of the hospital, the tide was at its highest, - a tide as constant and punctual as the ebb and flow of the ocean. Men might come and men might go, but the afternoon crowd upon the avenue went on, immortal. The gray walls and the people passing had the sense of mutual permanence that made them altogether thoughtless of each other. The life outside seldom penetrated to the life beyond the vine-covered gateway; to the life within, it was but the undertone of the receding world. To the sick and dying the murmur of the street was only a symbol and abstraction. To Richard Waring, also, as he hurried to the hospital on his grave errand, the crowd on the street lost reality, and became mere confusion to eye and ear; save for one moment, when, about to turn into the quiet side street, he encountered Grace Hathaway and her companion. girl's eye lighted with pleasure as she bowed to him, and a half dozen pretty looks went in and out upon her face before it settled again. Waring lifted his hat, but his face lost none of its grave preoccupation.

"Papa's friend, Mr. Waring," Grace explained. "He is on the 'Citizen'; he is one of the editors."

"Is he always as solemn as that?" her companion inquired.

"He is fascinating," Grace confided, in a lower tone.

"He is very good-looking," said the young lady of seventeen, judicially; "though I prefer dark men, myself." Richard Waring was

of the pure Saxon type, as modified by two centuries in America.

The apparition of the pretty Grace was a "trivial fond record," quickly effaced by Waring. He entered the hospital and made his way to a private room, with perfect right and familiarity.

"Give us a little more light, can't you, Mrs. Jenkins?"

The nurse raised the shade. The window looked out into a great tree, with the breeze from the bay rustling its leaves. Birds were twittering in its boughs. Back of these gentle sounds hung the great curtain of dull noise, the life of the city. The room was airy and comfortable, fitted up with all the ingenuities of modern nursing. Perfect scientific care was evident in every detail. The admirable nurse in attendance was a quiet, efficient woman, who spoke seldom and then to the point, and obeyed orders with machine-like precision. The cool, safe accuracy of this sick-room represented all the love and tenderness that money could buy. One thing only modern nursing has failed to supply: the wealth of James Petrie could not at this final hour give him home and kindred; dear, familiar walls and loved faces. Here was no love, no grief; clean, bare walls, a competent nurse, and the odor of disinfectants.

So thought Waring, with love and grief, however, in his own face as he came near the bedside of his old friend.

"He ain't going to know you, sir, to-night," said the nurse.

A shrunken old man lay on the bed. His face was pinched and narrow; his thin hair was tossed upon the pillow. A touching hand lay outside the sheet, — that a man's right hand should come to this! It lay like a sleeping child's, half open, as if to receive something. The slow heavy breathing was all of life that had not departed.

Waring stood long with bent head, in solemn thought. The change in his old friend was no shock to him; he had stood by his bedside day by day through a long illness.

"It's a whim of mine, Dick," the old man had said when he landed three months before; "it's a fancy of mine to come home to die. I wanted to die an American, and lay my bones in American soil. It was la patrie, a pure sentiment, a pure abstraction, that brought me home. I am an utter stranger. Kith and kin I have none, — a distant cousin or two, perhaps, though our race has about died out. Pity! It ended in some incomparable old maids, — New England cousins of mine, — all dead. There was one of the other branch that married, I

believe, into a good family, the Coverdales, but if there are any of the next generation, they never heard my name. I am a stranger, but, thank God, I'm not a man without a country."

Suddenly, in a different tone, he said, "I came home, too, because I wanted a last look at you, my boy." After the shrewd pause with which the old banker was wont to preface an important remark, he continued. "I wanted to look you over, my lad," he said, with a search-"Thirty — thirty-five — or thereing eve. abouts, is n't it? Well, I wanted to see if ten years had made you or marred you. I wanted to see if you were the same lad I used to have such a fondness for. I rather think you are," said the old gentleman, with a smile that Richard liked to remember. "I believe it's safe to trust you," with another smile, which months after Waring recalled, as he studied his own situation. "Your father was one of the best men in our house. I owed it to him to look after his little boy, - all the more, that your mother married again so soon. Your mother lives in Florence still, I think you said. She has stayed too long in that land of the lotus-eaters. There's no place that will expatriate you more surely than Florence. I am glad you belong in New York. If it can't be London or Paris, then New York. And a native American has no business with London or Paris; he misses the great opportunity if he misses his share in American progress. How do things over here look to you, now you are a man grown, Richard?"

Richard, appealed to thus formally, had given his views with some care. His older friend had looked at him with watchful measurement. He had listened with the catlike attention with which an old college professor listens to a boy reciting under examination, and, like the college professor, Mr. Petrie had turned, as it were, to a mental record and entered a mark against Richard Waring's name.

"I am inclined to think you are wrong, sir." James Petrie's sir was his extreme of severity, as Richard in his teens had known. "I am inclined to think you are also quite wrong about yourself. You will live to change your mind. You say you have made no success of life, that there is no place in this country for men like vou. It's unmanly, sir. Sit down, my boy, sit - down. Look at me. I expect no promises, mind. But I say to you now that it is my earnest desire for you that - well, whatever turn your life may take, you will remain an American on American ground. Hark, now! Don't sell your birthright. You understand that that is my wish. What do you say to it?" Waring said nothing beyond an expression of respect for his old friend. He felt like a manly schoolboy, whose dignity has been wounded. He was not to be coerced into promises, especially with the bribe of a fortune. To his old friend eying him, he looked simply sulky. The good man was hurt and angry.

"I want my money spent in America, in plain terms. What do you say to that, sir?"

Waring was stung by the threat implied. He forced himself to answer gently and carefully. In substance, he refused to make any promises as to his future. He pained himself and his old friend, and neither touched the subject again. This had been the one incident to mar the tenderness of their intercourse for three months. Richard afterwards reproached himself for not indulging more gently what was plainly the controlling idea of James Petrie's last days.

"Draw your moral from me," the old man would say. "A plain duty forty years ago directed me to take my father's place in our London banking-house. Twenty years later I might have come home. But it was too late. I loved my London by that time. You see me now without home or kindred, — a man with five hundred acquaintances, and two, perhaps three friends. I have been neither American nor Englishman. I have counted for nothing. I

have no ties. I have strengthened no bonds. I am no loss."

"That you cannot say, sir," Waring answered.

"You will see when I come to die."

And now he had come to die. Waring sat down by the bedside, and took the feeble hand in his. He looked to see some transfusion of his own vigor into the life ebbing back to eternity. But no sign of his presence was given. The separation had taken place already, the parting of which they had spoken with the solemnity and courage of manly men. The last months had brought them together again into the old intimacy. James Petrie had talked much of his own life and of the conclusions that he now drew from it. It seemed his desire to leave to Waring a legacy of experience, that Waring might repeat his successes and avoid his mistakes.

"Ah, that's a thing you must do some day, Dick," and his fading eye would kindle. Or it was, "Richard, I charge you, don't make the mistake I did." One day he spoke with energy. "Dick, why are n't you looking about you for a wife? It's high time, my lad. Look at me. You would n't be like me, not when the last years come, — not when the last days come. Lose no time; within a year, now!"

The strength of his old friend's affection was evident to Richard not so much through lavish expression, as by this entering into the younger man's life and by the transferring of his own interests one by one into the keeping of Waring. It became plain to Richard that he was to inherit a fortune. It was a familiar, happy consciousness which strengthened the tie between the two men, one of whom was making over his life to the other. Yet no word passed between them. Waring supposed that even the final transfer of his property would be to this sanest of business men a transaction accurate and without jeopardy of sentiment. Undoubtedly his affairs were pigeonholed by his lawyers, and this reserve on his own part was the only sentiment that entered into the matter.

As Richard sat now by the bedside and felt the weak hand in his, he was shaken with filial sorrow. His face grew paler and the lines about his mouth were drawn tense and grim. Such feeling must give way to the relief of thought. Waring pondered. This experience, for the time so personal, so isolated, became universal, — became Death. The theme widened, then narrowed again: James Petrie's death, Death, Richard Waring's death. So does all great experience expand and contract. Waring recalled distinctly a day in his thirtieth year

when the one thing certain in his future was revealed to him. The day of the knowledge of Death was a milestone that marked his entrance on the second stage of life. The thrilling conviction had many times returned to him, yet never to mar the present. It was necessary to the mature conception of life, vital to the true relation and perspective.

Waring tenderly turned in his hand the helpless fingers. That expressive right hand had been so living a part of the man, animated as his face, dramatic as his inflection! Its grasp had been vital with friendship; the facile pen it held had written the sound business letter, or had replied to my lady's invitation with gallant grace. This little, wan old man had been the dinner-guest whose contribution could be absolutely relied upon; whose repartees would bear to be passed around next day.

Waring looked at his watch and saw that two hours had passed.

"He's breathing slower, sir," said the nurse. The heavy, difficult breath came at slow, regular intervals, seeming, indeed, as lifeless and mechanical as if the soul had departed. Where was the spirit in this interval of waiting? Would the mystery of the other life be opened in one blinding moment of revelation, or was the secret stealing upon the soul already? Was he there, or here?

The doctor came in, and looked at his patient.
"He may last an hour — two hours. Shall you wait?"

"Yes."

As the sun went down, the breathing of James Petrie grew slower and fainter. Waring felt the distance increasing, and the outer brink of life reached at last. He gave way to his sorrow, and was younger than he had been for years. His face had aged in the last hour, but he had the heart of the boy, clinging to his old friend and benefactor.

A little later, he walked away from the hospital. His task at his office ended, he took a fresh sheet and wrote a short obituary notice of James Petrie, as tender and filial as it was just and penetrating. Waring had never done a more exquisite bit of writing than this brief character sketch. He read it over, and folded it away among his private papers; there was nothing to record of James Petrie for the public. He himself had judged aright; and the column of a newspaper was not the place for the display of private affection. Waring wrote out a death notice of grim simplicity, which was read the next night by Charlotte Coverdale.

CHAPTER III.

THE HATHAWAYS.

THE house occupied by the Hathaways was the New York brownstone house. The front was narrow, and the stoop a trifle high, but the effect was unexceptionably genteel. Mrs. Hathaway held firmly to her preference for a small house numbered "13 West" to a roomy house numbered "132 East." "There is everything in neighborhood, I assure you," said she, with her whole weight upon every syllable. As for the interior of her home, she felt sure, whenever she walked past her windows, that her lace curtains distinguished the house from others on the These curtains, exquisite in texture and design, had been the achievement of the past year, as the extension dining-room had marked the previous summer, the parlor fireplace the year before that, and so on back to the beginning of her married and housekeeping life.

"It is always more or less of a struggle, but when I set my mind on a thing, I generally carry it through."

The long and narrow parlor, or drawing-room,

as it now began to be called, again differed in no particular from other parlors down the street. The room was muffled and dim with heavy draperies, and bore no trace of habitation. In the library, upon the floor above, the home life centred. Here one must enter in order to know the Hathaway family. The walls had the richest covering walls can have: they were lined with books as high as the arm could reach.

"Mr. Hathaway will buy books," his wife would explain to the visitor, half in pride at so expensive a taste in her husband, half in impatience at his folly. "He will buy books, though he never has time to read them. Grace is the only one that reads. I never want her for anything that I don't find her reading." Mrs. Hathaway sighed as she continued, "Books are a great care; they gather dust so. Men don't realize." Mrs. Hathaway concluded many subjects with this axiom of her married life. She was a woman conscious of experience, which she fancied she had converted into wisdom. "Men don't realize," she said, with her overdone emphasis, and one and another of her married friends assented.

"I let my family run riot in this room," she would continue; although the room, like the rest of her house, was in admirable order. "Grace always leaves her fancy-work about,"

Mrs. Hathaway further apologized. "This is a sofa-pillow. Aren't the colors odd? So new! But do you know how enormously those shades cost?" and she lowered her voice and looked at her friend with solemn eyes.

"I let my family do anything they like here. I believe in making people comfortable, don't you? I let Mr. Hathaway smoke here. think he's never so happy as when we are all out of the way, and he and Dick Waring sit here and smoke. I tell Mr. Hathaway when he gets home from his business - half the time he does n't get home till after seven, and the dinner waiting - well, I tell him he is good for nothing but that easy-chair. And he says so himself. I have done long ago trying to drag him about evenings. I leave him here quietly, and, if you will believe it. I sometimes come home and find that he has been asleep all the evening, and has just waked up as I come in. Or I find that Dick Waring has been in late, and there are those two men, talking as fast as - any of us. What they find to talk about!"

John Hathaway had never said it to anybody, but he knew after his own fashion that by the library fire of a Sunday night he came nearer being a happy man than at any other time. As he settled back in his easy-chair, he loved his wife for the comfort about him and for the children hovering around his chair. Hathaway's content was all the greater when, as happened frequently, Richard Waring dropped in for Sunday night tea, and lingered through the evening, reading, talking, or sitting silent. It mattered not much to Hathaway which he did; their friendship had long ago reached the privilege of silence. It mattered little, too, to Grace whether there was talking, so long as from her window seat she could watch the group on the hearth-rug and could keep Richard Waring's fine profile clear cut in the firelight.

"Grace, come," said her father to-night, "you are cold by that window. Come up by the fire."

But Grace would not move, to break the spell in which she sat. She shrank from approaching nearer to Waring, and she drew the heavy window-curtains around her that he might not see her.

Mrs. Hathaway sat in a low chair, and looked thoughtfully into the fire, as she gathered little Patty into her arms. Waring noticed the picture, and reflected that it was Mrs. Hathaway at her best; that it was any woman at her best, — by her own hearthstone, with a child's arms about her neck. He thought distastefully of other ideals that were gaining upon the modern world.

"We have hardly seen you since last May, Richard," said Mrs. Hathaway, her tenderness for her little girl still in her voice. "And here it is the first of October, and really chilly. Put on another stick, won't you, John? Very few people are back yet; but of course we don't pretend to be fashionable. I expect cousin Charlotte next week. Patty, if you sit, in my lap, you must sit still. You have never seen Charlotte, Richard. Well, get down, Patty, if you want to. Go to your papa. I have hardly seen Charlotte at all the last dozen years; just short calls when she has been in the city. You remember Charlotte, don't you, John?"

"At your aunt Cornelia's, yes, years ago. A tall, shy young thing, always disappearing with a book,—generally a book too big for her. Sometimes I got her in a corner, and we had famous talks. It seems queer she's the girl."

"That all this has happened to," continued Mrs. Hathaway. "Well, I was going to tell you. It was the most extraordinary thing. And it is a comfort to think that extraordinary things do happen occasionally still. But, Richard, you must know all about it, now I come to think; for I remember your speaking last spring about that old Mr. Petrie that had lived all his life in London, and came over to New York and died. So sad, was n't it?"

This was one of the evenings when Waring did not seem inclined to talk.

"There was nobody for him to leave his money to," Mrs. Hathaway further explained, "and when no will was found, of course it had to go to the nearest relative he had, and that was only his cousin's child. That happened to be my cousin, Charlotte Coverdale. I belong on the other side of the family, I am sorry to say. Come, children, you must go to bed."

"I want to sit up," said Patty flatly.

"I am too old to go to bed at nine o'clock," pleaded Ned. "And I'm too old to be kissed," he added, when that was attempted.

"Give them another half hour, Sue," their father interceded.

"I know what," said Grace. "They want to hear about cousin Charlotte. They like to hear it over and over again, like a story. Fancy those children!"

"Well, Charlotte is coming to live in New York. She is coming to the city next week, and I have invited her to make me a visit first. I must say I rather dread it myself. Charlotte is so — so — well, I suppose you would call it superior, as much as anything."

"Is she pretty?" came Grace's voice from the window.

"Hardly pretty."

"Is she young or old, mamma?"

"Neither," answered Mrs. Hathaway, though she was not given to epigrams. "You could calculate her age, but you could hardly guess it. It is troublesome, because you don't know how to take her."

"Is she awfully bright?"

"I never heard anybody call her brilliant. Richard, I want you to meet her," she added. "She will want to meet literary people, I suppose."

"Thank you, I shall be honored."

"Is n't it thrilling?" said Grace, with a deep breath. "Do you think she will really live on Van Hatten Park, mamma?"

"It seems that there belonged to the Petrie estate an old house on Van Hatten Park—a fine house in its day—that has been used for a boarding-house for years. What does that girl propose to do but take possession of that old house, and there she is going to live all by herself. She will have aunt Cornelia; but aunt Cornelia would n't be my idea of a lively time, I can tell you. And what is money for? Charlotte talks very prettily about independence and a home of her own. Of course she has money enough for anything."

Certain shattered projects of Mrs. Hathaway's might have been detected beneath this criti-

cism of Charlotte, especially when she added, "Of course, I had no room to take her in. I could n't think of such an idea."

"She has done a sensible thing, in my opinion," said Hathaway.

"Oh, well," his wife replied, "that's your way of looking at things. As for Van Hatten Park, though it is very far down, and away off to the east, still nice people do live there yet, — people with money. Everybody in New York is n't as indifferent to money as you are, Richard." Mrs. Hathaway smiled at him in an indulgent mood. "I don't think Charlotte is, for instance. She seemed as pleased as a child in the letter she wrote me. That is what I mean, — sometimes she seems so young, don't you understand?"

Waring was wondering how much more of this sort of thing he had to sit out, when Mrs. Hathaway rose with the children and marched them off to bed. Grace hesitated a moment, then followed her mother out of the room. She looked back as she reached the door, to see whether Waring noticed her. He was looking into the fire, sad and preoccupied, and Grace went slowly down the stairs.

The two men left by themselves did not speak for some moments. Said John Hathaway at last, "Will you have a cigar, Waring?" "I don't care if I do."

A long silence followed, but talk was brewing. Hathaway was meditating: his kind, tired eyes sharpened and became shrewd, as they did whenever values were in question. It was plain that he was weighing something in his mind, as he looked earnestly at his friend without speaking. The mingling of smoke was sufficient substitute for the mingling of ideas, and neither was conscious of the silence.

At last Hathaway went back to the beginning of his thoughts and spoke out. "Waring, you never told me the whole story about old Petrie."

"Your wife has the facts. No will was found, and the property went to the nearest heir,—this cousin of yours, it seems."

"I had a notion that that money would go to you, Waring."

"I supposed he had made a will. His lawyers knew he had. He never told me in so many words, but I had good reason to believe that he meant me to inherit a part, at least, of his property. His lawyers know that when he arrived in this country he had in his possession a will made some time ago in London. He consulted them about its validity. He did not mention names, but his intentions were clear enough. Of course he may have destroyed it. He had caprices in his last days. He was very angry with me once. But no, I do my best not to think that: he was too kind and just a man. The best friend I ever had, John."

Richard Waring did not wear his heart on his sleeve; it took the quiet Sunday night, the warmth of Hathaway's friendship, and the gentle influence of Hathaway's best cigar, to elicit so tender a recital as the story he told of James Petrie.

- "That was what he did for me, John," he concluded, "and I loved him."
- "I wish he had left you that money," said John Hathaway meditatively.
- "For more than the money's sake I wish he had. It makes a break that is a sorrow to me. I tell you I fight against the idea that he disinherited me, but it gets the better of me sometimes. There are the whims of a sick man."
- "I believe the will is in existence," said John stoutly.
- "An expert search was made. Nothing was found among his belongings."
- "How much does my wife's cousin know about this?"
- "Nothing whatever. I prefer not to pose before Miss Coverdale or before the world as a disappointed heir. I'll thank you never to mention my connection with the business. The lawyers are discreet. Miss Coverdale has never

heard my name. I was sorry that she was your cousin. I did n't care to run against her. I would rather dismiss the whole subject. I may meet this young lady as your wife's cousin, but I prefer not to meet her as James Petrie's cousin. Take care what you say to her. And look after your wife, too. Let's drop the whole subject. Here's an end of it."

- "What became of all his trunks and boxes?"
- "Everything was passed over to her."
- "She will be the one to find that will some day, mark my words. What then?"

Waring expressed his impatience without taking his cigar out of his mouth.

- "You will have to settle it between you, Dick. There would be one very simple way." John laughed, and Richard declined to hear.
- "Upon my word, I believe that's the way it will end, Dick. All I want is to see how the thing works out. All the world's a stage, and all the men and women merely players."
- "When did you take to quoting Shakespeare? You make me think of a clever old dame I fell in with the other day, who quotes him inordinately."
 - "Let me see her."
- "An old lady with a turn for proverbial philosophy. But she carries it off with a laugh, I declare, a laugh the feminine of Falstaff's! Bisbee, Mrs. Bisbee, they said she was."

There was a lull, and Hathaway kept up his meditation.

"I don't know that I blame you for not wanting to meet her, Dick," was the final outcome of his reflections. "I doubt if she's your style of woman. I have n't seen her lately, but I believe she belongs to the new dispensation."

"I know the type," said Waring briefly.

Again the conversation dropped, though friendly intercourse went on uninterrupted.

"Have you seen Jebb's article in the 'Forum'?" said Waring at length.

"It's there on the table, but I get no time to read. I have not read a book for ten years,—except now and then a novel."

"What's the trouble, Hathaway?"

"Well, I suppose I am your American business man, that's all. There has been enough written about me for me to recognize myself by this time. It's all true, that's the worst of it. I am always in a hurry. I am prematurely gray, old at forty-two. I have no leisure, and, worse than that, I am uneasy under it when I do have any. I go to my office on a holiday. I am incapable of a holiday. I have lost the faculty of recreation. About the highest pleasure I have left is poking the fire here. I have no rational amusements. Sometimes I go to the theatre, but I have not mind enough left by

sundown for anything but a farce. I laugh, but it's the laugh of imbecility. As for reading, if I take up a book that is — well, that is worthy of me, I am asleep in five minutes, and take to the sofa to finish the evening. I buy books. It's my one indulgence. I like to handle them, but there it ends. I used to talk, but I believe I'm known now as a silent man. I am dull and commonplace, just as they describe me. Beyond my business, I don't originate an idea in six months. And my mind was n't always in this torpid state. You knew me fifteen years ago, say?"

"I knew you for the brightest fellow of the lot. You have simply put your mind into business. You have built up your business from a small beginning. Intellect is intellect."

"I have heard enough about the American love of money. I don't love money. If I could by any honest means become a poor man, — but there's my family to think of. I must be able to rely on a certain income, and more every year, for some reason. We began plainly enough, Sue and I, out in a suburb. But coming to the city to live has altered things. We must do like other people, as Sue says. But you can see, Waring, that a man situated as I am must be able to rely on a certain income," repeated Hathaway, with a worried contraction

of the brow and restless glancing of the eyes. "I must work; there's no help for it. What would you have me do?"

Waring would have enjoyed a neat denunciation of Mrs. Hathaway, and he determined to have it out with the public if he could not utter his opinion of her at her own fireside. He had long set Mrs. Hathaway down as an enemy of society.

- "Are you studying my case?" said Hathaway at length.
 - "Yes."
 - "Do you see any remedy?"
 - "Not for you."
- "I told you so. Don't write any more about me."

Hathaway fell to poking the fire. With a new stick and a new blaze, he changed the subject completely.

"Strange how the sanest of business men lose their heads when it comes to will-making. That's the reason they furnish the everlasting theme for the story-writer. You see I cannot get this thing out of my mind. What can the old fellow have done with that bit of paper? I confess I am curious to see the girl that has come into the property; to see how she carries herself under a fortune. Charlotte, her name is — Charlotte, Charlotte." The friends again relapsed into confidential silence.

CHAPTER IV.

CHARLOTTE IN NEW YORK.

CHARLOTTE had arrived at nine in the morning, and was now in her room, preparing for breakfast. Mrs. Hathaway was moving about her parlor, adjusting chairs and bric-à-brac, with the renewed interest in her possessions that every woman feels when they are to meet a stranger's eye. She advanced, retreated, studied the effect, altered a bit of drapery, then drew away again to be certain of the impression. She spoke absently to Grace, so absorbed was she in preparing the right effect for Charlotte. "Do you think you shall like her? How would it do to draw that table around?"

- "She is beautiful," said Grace fervently.
- "She looks tired, and that makes her look old. There, how will that do? But what woman doesn't look old after a night in a sleeping-car? What but a man could sleep in a sleeping-car? It shows the difference, I'm sure!" sighed Mrs. Hathaway, who never wholly forgave her husband that he slept well on a night journey. She made it a point of superiority in her sex

that their finer organization forbade rest in irregular places.

"You should show a little interest, Grace. How does that strike you? You have your ideas."

Grace gave her opinion faithfully, but did not cease her dreaming. The girl had begun early to live other people's lives, and at this moment she had lost herself in Charlotte. She watched her cousin silently and intently when she came down to breakfast. Charlotte was pale, and there were dusky circles under her eyes. Romantic Grace was forced to notice that after steak and coffee her heroine's color returned, and her eves brightened. She could, moreover, discover in Charlotte no consciousness of her new fortunes: she found the talk commonplace, except that, so the girl puzzled within herself, when cousin Charlotte said the thing, you always listened, and, especially, you always looked. See Ned and Patty hovering about the table!

"Ned," said his mother, "do go and get your other necktie on — not that mussy one."

Ned remonstrated. "I am afraid cousin Charlotte will say something while I am gone."

"If there is n't a compliment, cousin Charlotte!" cried Grace delightedly.

But Mrs. Hathaway was quick to explain the compliment away. "That is always the way

with children when there 's company in the house. They will hang about."

Grace waited and listened for some reference to great events. The subject was finally approached prosaically enough, she lamented.

- "I suppose your trunks will be here directly," said Mrs. Hathaway.
- "I have only one with me. I brought it on the carriage."

Mrs. Hathaway was not a subtle thinker. "I suppose you will have a great deal of shopping to do," was her next remark.

- "Oh, yes," said Charlotte, without offense, and with the glad, girlish air with which she seemed to have stepped into her fortune. Mrs. Hathaway smiled with sympathy, quite carried away by the sight of Charlotte's happiness.
- "You don't know how we all enjoy it, cousin Charlotte!" Grace broke out.
 - "Say 'Charlotte,'" said Charlotte joyously.
- "You do seem young," Mrs. Hathaway remarked, intently.
- "I have been old and amyoung again. I feel so indeed."
- "It is a great change for you, this money. John says the Petrie estate is very large."
- "Yes, it is a great change." To Grace, the words were eloquent, and Charlotte was beautiful as she said them.

Charlotte was as yet in the care-free enjoyment of her wealth; its responsibilities had not yet weighed upon her. Except at brief moments she took it lightly and gayly, with a joyous anticipation of spending and having. There came a time when she looked back upon this period of her fortunes with curiosity, and with a certain satisfaction that she had known the simple and pagan enjoyment of riches. She loved her money, and she was supremely happy in material things, which seemed all at once to give color and substance to her outward life. It was not in her nature to linger upon this level, but when she rose from it, it was with a full comprehension of those who never get beyond the period of mere possession. She knew the temptations, the satisfactions, and the limit of happiness of those who live to have.

"You will stay with us till you go into your house, Charlotte?" said Mrs. Hathaway affectionately. Her new warmth towards her cousin would be unjustly attributed to Charlotte's increased importance as a woman of fortune. It was the same expansion of heart that all Charlotte's friends had felt on hearing of the picturesque change in her lot. All mankind loves romance, and in America the romance of money is dear to the imagination. Said Mrs. Hathaway again, "You will stay with us as long as you can, Charlotte?"

"A week, Sue. Then I must begin work upon my house. Until I can go into it, I shall stay very near there, at a place that my friend Mrs. Appleby has recommended to me. I have my house to furnish from attic to cellar, you know, Sue."

The conversation settled down comfortably to a discussion of curtains, carpets, and upholstery.

The family assembled again at dinner, and Charlotte then met John Hathaway, for the first time for several years. He had expected to find a change from her slim, awkward girlhood, but the first sight of her took him aback. "Upon my word," he thought, "has money done all this?"

Charlotte's bright glance went from one to the other at the table, and rested upon Patty, opposite. Patty was a little schoolgirl of twelve, who did not take kindly to books, and whose favorite rôle at home was that of the schoolmartyr. She had come to the table to-night with a careworn pucker of her little brow.

"Hullo, Patty, what's the matter?" said her father.

"It's the most terrible jography lesson. She always gives us dreadful lessons." Patty over-did her sigh, and they all laughed, till her mother said, "I can't have the child worried. I

shall have her drop something. I will see my children happy."

"Oh, brace up, Patty," said her father gayly.

"I guess I shall go to college." Ned offered this information to Charlotte aside, and she met his confidence with such interest in her kind eyes that the question was settled for him then and there. "I am going in four years," he added.

The talk at table fell chiefly to Hathaway, drawn on by Charlotte. Naturally, the conversation was referred to her, as the guest. Charlotte glanced from Hathaway to his wife and back again, with pretty congratulation for Mrs. Hathaway whenever her husband said a good thing.

Hathaway mentioned James Petrie, and spoke of him as Charlotte wished him to be spoken of. Few people had pleased her when, in congratulating her upon her fortune, they had indulged in a facetious word about obliging distant cousins.

- "My friend Waring knew him well," John Hathaway added carelessly.
- "I should be glad to meet any one who knew him," said Charlotte with earnestness.
- "Oh, you will meet Waring. Yes, there was something that took hold of you in the old man's getting home to die. I was reminded of it by an experience of Waring's the other day. He

was on the ferry-boat, and he fell in with a pathetic old Frenchman, stranded in America. Waring warmed his heart by talking French to him, and the poor old fellow let it all out. It was the same story, only lower down; old and lonely and longing for his native land, but without a penny to get there. The amount of it was, Waring paid his passage home."

"I am glad," said Charlotte.

"That's the kind of a fellow Waring is. He's got that streak in him. I've a notion he was thinking of the other,—of your old cousin."

"That makes five times I have heard you tell that story, John." Mrs. Hathaway did not speak unamiably. Her high, even voice was always the same. It sounded of innutrition, spiritual and intellectual. Mrs. Hathaway tock infinite pains that her personal appearance should make the right impression, at a glance. She had not, however, taken so good care of her voice as of her complexion, and the illusion vanished with her speech, itself the subtlest of first impres-Moreover, Mrs. Hathaway had dropped politeness with her husband soon after her marriage, as she had "dropped" her music, for more serious affairs. She had soon begun to keep her love as she did her religion, for ecstatic moments, without carrying either into the details of life.

Charlotte was still musing upon Waring's quixotism, and so apparently was Hathaway, for he said presently, "By the way, Grace, I saw Waring to-day. He inquired how you got on with Motley. He has lent her Motley's 'Dutch Republic,'" Hathaway explained.

"I should think we had books enough in the house without borrowing," said Mrs. Hathaway.

"Not Motley, mamma."

"If Richard Waring says she must read a book, why, read it she must."

Charlotte wondered if it were the fire of Motley's epic that brought the color to Grace's face. A suspicion had been awakened as she had watched the young girl listen to her father's story.

"It's perfectly grand," said Grace, ignoring mention of Waring. Then, with an overflow of confidence, she turned to Charlotte, "Oh, don't you think it is lovely to talk about books?" Her father gave a boyish shout of amusement, and her mother said comfortably, "Well, you have got somebody now to talk books with, have n't you?"

Charlotte smiled at Grace, and gave her hand a little squeeze under the table. Their friendship was plighted.

Mrs. Hathaway had by this time seen the last course of the dinner well under way, and turned to Charlotte for a little conversation.

A week later Charlotte left the Hathaways and took up her temporary abode at a house on Van Hatten Park, two doors away from her future home. Although this was undeniably a boarding-house, yet Charlotte, like many another, dated from it some of her happiest experiences. There were, to be sure, the usual dramatis personæ: the young married couple, lacking the courage of their conviction that a home is the earthly heaven; there was the middle-aged married couple, the lady preferring to wear diamonds in a boarding-house rather than keep house in a flat; and there were the elderly, childless, homeless husband and wife. There was also the married lady whose husband one must not inquire for, and, again, two or three small-faced, slim-legged children, in a state of suppression. Finally, there were at least three or four people whose acquaintance was worth cultivating. There was that pleasant old gentleman, the senior boarder, - almost a boarder emeritus, in fact, since after he had spent twenty years in her third floor back, the landlady had insisted on reducing the price of She was a business woman, and his board. was sure of a fair equivalent. No person made application at her house who was not informed that Mr. Pilkington had been with her twenty years. He was a kindly old man, who all his life had carried his head a little on one side. He went slowly up and down the stairs, bowing courteously to the ladies, politely flattening himself against the wall as they passed, and offering them his newspaper or reporting the state of the thermometer. There was one lady among them, towards whom, at table, he always bent his more reliable ear. This was Mrs. Bisbee, a widow of less than moderate means, who occupied a hall bedroom on the fourth floor. When Charlotte first appeared at dinner, Mrs. Bisbee was absent, and the boarding-house hush prevailed.

"Mr. Pilkington, where is Mrs. Bisbee?" asked one married lady. That Mrs. Bisbee and Mr. Pilkington were "devoted" to each other was a light fiction of the boarding-house. Mrs. Bisbee humored the comedy and frankly paired herself off in conversation with the old gentleman daily at dinner.

"Yes, where is Mrs. Bisbee?" was echoed down the table.

"We always miss Mrs. Bisbee," started at the head and passed around the board. Then the hush settled again, and the business of eating proceeded swiftly and silently.

Charlotte laid her head on her pillow that night in unreasoning and helpless depression of spirits. She felt herself neither in the old life nor in the new. She had burned her ships behind her happily and honorably. There was nothing to regret; yet she sighed with the inevitable nostalgia for the past. There was nothing to regret; and she reviewed the course of events at High Hill Seminary. The trustees had, at the close of the last school year, expressed their high sense of Miss Trowbridge's services, and had begged her to accept relief from her duties and a handsome provision for the future. She had received their proposition with a corresponding high sense of her services, and had retired with unshaken dignity and unsuspicious satisfaction with her career. The trustees then proceeded: they invited Miss Coverdale to become the head of High Hill Seminary. Her decision, as it happened, was aided by the fact that at her side was an able woman, her warm friend, and the next in succession, as Charlotte was aware, in the eyes of the governing board. The trustees received Charlotte's resignation with regret and deliberation. They were not a soulless corporation; their strong business sense was dashed with nineteenth-century chivalry. A fine idea prevailed among them and elevated their thoughts, while it worked for the elevation of woman. At the annual meeting the body was agitated with a still more advanced idea. This took shape in the election of Miss Coverdale as a member of their body, though never

before had a woman taken her seat among them. Thus the old life had closed behind Charlotte, and the new world lay ahead.

The next night Mrs. Bisbee appeared at the table, and the landlady said, "Mrs. Bisbee, I'll make you acquainted with Miss Coverdale, sittin' beside you."

Mrs. Bisbee was short and stout. She had a laugh that had extracted the last drop of humor from every experience, and that had been her preservative in a life full of vicissitudes. laugh was thorough and searching; it made no sound, but shook her gently from head to foot, and in its vibration caught up her neighbors. Mrs. Bisbee had a bright little eye, that was gay at a variety of things, from a sparkling epigram to a tempting dessert. She was never shabby, vet she was always badly dressed. She might stand before her glass properly attired, but five minutes later every article of her dress would have begun to pull the wrong way. Her bonnet slid to the back of her head, a standing collar fell flat, a flat collar stood up, her waist skewed to the left, her skirt to the right. "The fact is, my dear, I need a daughter." So she would say often, for Mrs. Bisbee was so excellent a philosopher and humorist that she could see herself.

She greeted Charlotte briskly upon the land-

lady's introduction, and told her an anecdote at once. "I lost no time," Mrs. Bisbee explained long after. "I tried you and found you were quick to be amused. That's a great qualification in my eyes. They never insist upon it in the books, but how intolerable my heroine would be without humor!" In Mrs. Bisbee's roomy nature there was place for all kinds of men and women, save one species: she had no tolerance for the literal-minded. Dull she pronounced with a prolonged and deadly emphasis. Facetiousness without wit, and philosophy without wisdom were alike odious to Mrs. Bisbee: nor had she any charity for those who told their dreams. It went hard with her when her own talk was subjected to a literal interpreter. She did not forget that sweet young English girl who greeted her best stories with "No? Really? Fancy!" For Mrs. Bisbee made it a principle never to spoil a good story by slavish adherence to truth, and those who listened to her from year to year remarked upon the added flavor and mellowness which time lent to her excellent repertory. Under the stimulus of a bright new listener, Mrs. Bisbee was at her best this evening. Not the homage of Mr. Pilkington's bow across the table was so warming to her wit as Charlotte's keen, delighted glance. A healthy murmur went up and down the table; the apathy of the previous night was shaken off, and the boarders lingered over their coffee.

"Upon my word," said Mrs. Bisbee, "it's getting late," and she consulted her easy-going watch and calculated the hour with tolerable accuracy. "I am going to a symphony concert."

"It 's precisely twenty-seven minutes to eight," said Mr. Pilkington, watch in hand. Mrs. Bisbee herself told time in round numbers, with a generous margin in your favor. It was impossible to lose a train upon her calculation. This habit was trying to Mr. Pilkington, who was of the opinion that an accurate time-piece in a man's pocket is the basis of a well-ordered life. To women he leniently allowed a different standard, regarding an irregular watch as consistent with other feminine perturbations. A care of their watches was one of his courteous little attentions to the houseful of ladies. Mrs. Bisbee tolerantly allowed him to set hers right, knowing well that it would gain upon him by ten minutes in the next twenty-four hours.

Mrs. Bisbee and Charlotte walked up the stairs together. "From New England? from the Connecticut Valley? A good point of departure! An admirable place to be born,—none better; and a quiet place to die. But

in the mean while — New York! So you have come here to live. That's good!"

The Hathaways were still talking of Charlotte.

- "When will she come again to make us a visit?" Patty pleaded.
- "Do you think she will ever be married, mamma?" said Grace dreamily.
- "She's not very likely to be. They generally go into philanthropy at her age. Still, she may, with her money."

CHAPTER V.

25 VAN HATTEN PARK.

Busy days followed. Mrs. Hathaway, Grace, and Charlotte inspected 25 Van Hatten Park together. As Charlotte fitted the key into the door of her own home, a current of happiness set through her heart. That the house was empty and echoing mattered little; she passed from room to room, in full consciousness of a fateful and memorable moment. She meant to remember and treasure it; for, with the self-consciousness of maturity, she knew, on the instant, the depth of an experience and its future value.

As for Grace, she was turning the leaves of a new novel. "How thrilling!" she murmured, catching her cousin's hand.

Mrs. Hathaway recalled them to a business-like examination of the house. Charlotte found that it had many good points. The fine rose-wood doors, the delicately wrought fireplaces, the large, old-fashioned mirrors, and the noble stairway with stately landing, — all were features of the old New York house which she would

jealously preserve. It happened to be an English basement house, and Charlotte quickly appropriated each room: the reception-room on the right for strangers, the drawing-room above for guests, the library in the rear for friends. Upstairs there was the sunny chamber for aunt Cornelia. The front windows of the house commanded the Park. More than anything else this view from her drawing-room gave Charlotte the sensation of a new life beginning. sparkle of a fountain, the flash of a white statue through the green, the gay autumn foliage beds, all gleaming and glancing in the keen October sunshine, seemed there that they might typify the new brightness of her lot. She took measurements joyously, buoyant with the power to spend. Even to Sue Hathaway she was warmed to speak out her thoughts, taking the risk of comprehension. "Sue, it seems to me stranger every day that I can have these things for the asking, - I, who never had a superfluous thing in my life."

"You will find it hard in shopping to get exactly what you want. You can hardly have things for the asking, even if you have plenty of money. It takes a very experienced shopper."

Such a shopper Mrs. Hathaway indeed was; and next to the pleasure of spending money on her own behalf, was her honest delight in suggesting to other people how to spend theirs. Charlotte found her most helpful and obliging in the weeks that followed, while Mrs. Hathaway liked her cousin better that she was so teachable, and her talk so comprehensible and so free from classical allusions. "It's a good while since she went to college," was Mrs. Hathaway's conclusion. "I presume she's forgotten most of it."

Charlotte, in fact, went about among the shops in company with Mrs. Hathaway, and gave herself up to simple revelry among beautiful furniture and decorations. The sensuous delights of shopping she tasted to the full. She loved color as a child loves sweet things; she handled an exquisite fabric with a penetrating delight; she sank into a luxurious chair with an abandoned content.

"I confess I am puzzled," said Mrs. Hathaway. "Where did you get your taste?"

Charlotte was oddly susceptible to the approval of her cousin. The relations between women of widely different calibre are delicate and complicated; and it is oftener the superior woman who receives the wound. Charlotte felt now and again cut off from the common lot of woman by Mrs. Hathaway's surprise at any feminine taste or instinct on her part.

"Why in the world should you want a house

of your own?" Mrs. Hathaway had said. "I thought you were all for books." An anomaly that Sue could never account for was the fact that the sentiment of home could exist in a woman's heart, unsupported by husband and children. It was a freak, she was sure; it could never last. More than once lately Mrs. Hathaway had contemplated her cousin and had reflected, "She is very much like other women, after all." Charlotte would have been touched and grateful had she heard this praise.

25 Van Hatten Park grew in character and completeness day by day. Charlotte had seen but few New York interiors, and by sheer inexperience she gave her house individuality. Ignorance, it is true, was supplemented by taste and originality, and a high authority pronounced the result a "creation." To tell the truth, Charlotte's house had been furnished largely out of her dreams. It was the product of imagination, working for years to create an ideal home.

"And now the next thing, I suppose, is aunt Cornelia," said Mrs. Hathaway. "You really do need her for a finishing touch."

It was another of Charlotte's historic moments when she led her aunt to the beautiful room which was to be hers.

In appearance aunt Cornelia was a tall, delicate, but well-preserved woman of seventy. In

her face was the beauty of health and character, which was now her compensation for a plain girlhood. A life of kindness was written upon her features, of goodness unmarred by self-approbation. She lived quite unaware that she left behind her a gently shining wake of good deeds. Not that Miss Cornelia Coverdale was faultless. It would have been easy to call her narrow. For example, the United States, to her mind, had never grown much beyond the thirteen original colonies. The outlying region to the west she turned her back upon in willing ignorance. She was even provincial within her province, and lived in a Massachusetts of her own. Certain tales of New England life which Charlotte had found delightful and had commended to her aunt, that good lady had read. kindly and faithfully; but she was obliged to tell her niece that she had never seen such people. They might exist in some remote part of the State, she added gently. The dialect of these stories was an affliction to her: their grammar and idioms were lamentable, and not to be perpetuated. In short, this was not her New England, the abode of poets, saints, and scholars. Aunt Cornelia was quite unaware that she spoke a New England idiom of her own social rank, which for Charlotte's ear had always a delightful relish. While Miss Cornelia

was geographically a narrow American, in point of time she clung to her country in its heroic epochs. The America of the Revolution and the Civil War was the only one she knew or cared about. She had been held up in her father's arms to see Lafayette pass by, and so helped to close the Revolutionary period; and she had passed through the Civil War in the anguish and rapture of patriotism,— the strongest emotion she had ever known.

On the whole her life had been serene and happy, without vivid joys, and with but one great sorrow. When her younger brother, Charlotte's father, died in battle, people watched Miss Cornelia. They called her "greatly softened," though she had been a blameless girl and woman. She was, rather, greatly instructed; she was taught to the utmost of her capacity. Working mysteriously, this sorrow gave her comprehension of her niece's character and future. There came the question whether Charlotte's little inheritance should be expended on a generous education for the girl, or should be reserved to supply an income for her wardrobe, while Charlotte lived at home with her aunt. There was nothing narrow in Miss Cornelia's decision. Education was to her truly a treasure that neither moth nor rust could corrupt. She even counseled and aided a year of foreign life

for her niece, while she herself sat at home and followed Charlotte's wanderings with books of travel from the library. Aunt Cornelia had an uncovetous reverence for things that she did not "Education" and "Europe" were among her hallowed words. Her mind dwelt much in the Old World, occupied as her days were with letters, memoirs, and biographies of great Englishmen. The Lake coterie were her intimates, and she quoted them as if she had met them by the road that morning. Their biographies, however, she knew far better than their writings. 'The daily course of Wordsworth's life was more familiar to her than that of her next-door neighbor, for Miss Cornelia was reserved in her relations with people outside of She had, for instance, a great tenderness for love stories, while in real life she felt only embarrassment in the face of romance. As a young girl, Miss Cornelia had, by her own fright, intimidated more than one would-be lover. Finally one appeared whom she would have liked to love, but the stronger her inclination grew, the more chilling her behavior became. The young fellow was modest, and inexperienced in the ways of women; he acted on what he thought an unmistakable hint, and relapsed into friendship. Then began a sad season for Miss Cornelia, in which she dreamed by day and by night of her lost lover. Through one long sleep she saw him, with all confessed and composed between them. In her dream he stooped and kissed her, and her whole life lay before her in joy and peace. That dream kiss was the only lover's kiss her lips had ever known.

Time went on, but not unhappily. There were years when she dreamed of a lover; then followed years that were harder, when she looked at little children with wistful eyes, and buried, by force, regrets that resisted all gentle reasoning. But by and by came serenity, to which any change would have been rude and disturbing. Moreover, aunt Cornelia's life had been filled out by the charge of her niece, which had fallen to her upon the death of Charlotte's parents.

"Nature intended you for an aunt," Charlotte had said laughingly and lovingly, before she was quite old enough to know the full weight of words. Aunt Cornelia smiled upon her, but sat thoughtful afterwards.

By the time her aunt arrived in New York, Charlotte and Mrs. Bisbee were sworn friends and neighbors. With some misgivings Charlotte brought together her aunt and her new acquaintance. She watched them for a few minutes, then made an excuse for leaving them together. They got on somewhat after this fashion. Mrs. Bisbee said something congratulatory about Miss Cornelia's arrival in New York for the winter.

"She is very dear to me. It was right that I should make the sacrifice," was the reply.

Mrs. Bisbee sought for another subject. She never quite knew how it came to be the observance of Sunday, but she was soon saying stoutly, "I am not superstitious, but I do believe that every human being needs to put in for repairs at least once a week. And for my part, it does me good to go to church and sit in the corner of my pew and call myself a miserable sinner."

"I am not an *Episcopalian*," said aunt Cornelia, with gentle correction. "But I feel quite as you do about the corner of my pew," she added.

Mrs. Bisbee was five minutes later saying something about her poverty, and following it up with a quiver of laughter. This was also not a topic to aunt Cornelia's taste, who held that one's poverty was no more to be talked about than one's religion or one's early love affairs. She and her circle were not accustomed to make light jokes about their incomes, after the manner of these New York Bohemians. Nevertheless, in her own fashion, aunt Cornelia divided the world into rich and poor; "a person of narrow means" was spoken of with

expressive pinching of the lips, while "a person of ample means" was mentioned in large and generous tones. Mrs. Bisbee's rollicking treatment of so serious a subject embarrassed Miss Cornelia, and made another hitch in the conversation. Mrs. Bisbee bethought her of common ground. "Your niece is a fine girl," she said. Miss Cornelia could not praise her niece to a stranger; but she accepted Mrs. Bisbee's compliment without arguing against it, as she would have dealt with any compliment to herself. "This establishment of hers does very well for the present," Mrs. Bisbee continued. "It is the proper background. But we must see her well married before long."

- "My niece has had her opportunities," said aunt Cornelia, drawing back with dignity.
- "No doubt. But you have kept her out of the world."

This was unjust to Miss Cornelia, who replied, "Charlotte has seen a great deal of general society. She has met many pleasant people."

Mrs. Bisbee recognized the euphemism with relish. "Ah, men, you mean. Nobody good enough for her, I suppose. Not till God make men of some other metal than earth, eh?"

- "I should hardly put it that way," said Miss Cornelia.
 - "Nor I, either," said Mrs. Bisbee heartily.

"I have never believed in putting it that way. But we must look about us, you and I."

Miss Cornelia did not enter into this partnership with enthusiasm. "I have always believed that time would take care of such matters."

"Not at all. It is circumstances, and circumstances can be manipulated."

Aunt Cornelia did not know what to say to this; she had never before heard such a remark.

After Mrs. Bisbee had gone, Miss Cornelia summoned courage to say, "Do you altogether like her, dear? Is n't she a little too — a little lacking in — I find it difficult to express myself."

- "Yes, dear aunt, she is. She is a Bohemian, of upper Bohemia."
 - "A little" —
 - "Rowdy!" laughed Charlotte.
- "Oh, I should hardly wish to use so strong a word. A little given to exaggeration, I should call her." Aunt Cornelia was delicate accuracy itself. "Says some things that are unnecessary." This was the good lady's strongest word of criticism, used especially of literature. Bad taste or bad morals were alike to Miss Cornelia unnecessary. "But, then," she added, "you say she has been a good many years a widow."

As for Mrs. Bisbee, on her return home, she

said to Mr. Pilkington a remarkably clever thing about Miss Coverdale's aunt, so clever that it made the old gentleman blink, and say, "Well, well!" It shall not be repeated here, for a half hour later Mrs. Bisbee had thought it over and was sorry that she had said it. She was a woman of a kind heart and a sharp tongue, which kept her perpetually in a state of repentance and reparation. The next time that she saw Charlotte, she retrieved herself by speaking of Miss Cornelia with such heartiness and acuteness as made Charlotte look at her with admiration. She had not expected the two to like each other at first sight. But Mrs. Bisbee had gone unerringly to aunt Cornelia's strong points, with the same insight by which she had detected her foibles.

Meanwhile Miss Cornelia was striving heroically to become wonted to New York. Charlotte found that so long as her aunt remained at home she was tolerably content. The life of the streets, an increasing delight to Charlotte, excited in her aunt only terror and pity. "Thanks be to a merciful Providence," murmured the old lady when safely across the stream of Broadway; while on every side she saw sights to confuse her sense of a merciful Providence. Neglected children, the unwashed and unkissed, were her special anxiety. She would go home

to think for hours after, of a certain little newsboy with lines in his forehead, and a sharp elbow pricking through his jacket. One danced up to her with an evening paper, and while she answered kindly, "No, dear!" she said to Charlotte, "He has a nice little face. I hope he will grow up to be a good man." Charlotte hoped so, indeed. "I think I must give him a cent," pleaded aunt Cornelia, half ashamed. "He could n't expect me to carry a pink paper, could he, dear?"

- "I would take his paper, aunt Cornelia," said Charlotte. "He is a little business man."
- "I hope he goes to bed early," aunt Cornelia ended.

The maimed, the halt, and the blind upon the streets rent the heart of aunt Cornelia. She wanted them sent to their respective institutions, and begged Charlotte to look up the regulations. The fruit venders at the corners she took under her protection, wondering if the day's sales had been good, if on that day the apples were specking fast, and dreading to think that probably these wan Italians lived on their cast-off fruit. The condition of the streets themselves outraged aunt Cornelia's sensibilities. "Shiftless and thriftless," she pronounced a city which could not keep itself clean.

Charlotte followed her aunt's observations

and conclusions thoughtfully; while aunt Cornelia ventured less and less into the region beyond Van Hatten Park, Charlotte was drawn day by day more strongly into the outer life of the city.

CHAPTER VI.

"WHAT TO DO?"

It was a bright Sunday morning in November when Charlotte, on her way home from church, dropped in to see her cousins, the Hathaways. She found the Sunday family group, which at once fell into a little audience, calling for an account of Charlotte since last they met. Sue by and by detached herself from the group and complimented her cousin upon her fine color.

"Walking against the wind, Sue, that is all."

"You look ready for anything."

"That is it, exactly. Advise me, friends." Charlotte gave a happy toss of her head, this time in the direction of John Hathaway. "What should I do next?" It was a serious challenge for advice from him. He had had first to look at her, then to hear her question; consequently, his wife was ready before him.

"You will find enough to do when the season fairly begins. You will be invited everywhere, knowing the people you do, to start with.

When the whirl begins "— the burden of that period could be expressed only by the sigh of martyrdom. "When you once begin"— the rest was unutterable. Charlotte's eyes shone, but Sue mistook them. "Ah, you won't care so much about it after a winter or two. Then you will simply know that it is your duty. I go about, and make an effort, simply for my children's good. They must have a place in the world."

Truth alloyed with worldliness had many times set Charlotte thinking since she had taken up her abode in New York.

Still John Hathaway had not answered her challenge, and she looked towards him once more.

- "Well, Charlotte, if you were a man, I should say that you had enough to do to take care of your property."
 - "But being a woman" —
- "I suppose you will leave it to lawyers and agents."
- "I have, completely, thus far. I don't know what my property is. They talk a great deal about the Petrie estate, but I have no idea what it looks like. It all seems like a dream, my inheriting cousin James Petrie's money."
- "I should think it was a very pleasant dream," said Mrs. Hathaway comfortably.

- "I wish I could have known him. It keeps me feeling ungrateful and unfilial, that I was nothing to him."
 - "Oh, I call that sentimental," said Sue.
- "Yes, I know it is. I know that I was the only one to inherit the money. I should feel differently if I were depriving any one else of it. I shall try to use it well, for his sake; I shall try to have it reach the right people."

Mr. and Mrs. Hathaway looked at each other and thought of Waring.

- "I know the property is largely real estate in New York," Charlotte continued.
 - "Down town, on the east side."
 - "I want to see it."
 - "You'd better not."
 - "Why do you say that?"
- "You might not think your wealth such a pleasant dream, that's all."
 - "Tell me" -
- "When your cousin sent over money for American investment, his agents over here put it into real estate of the most paying kind, tenement houses, that is, down town. Your cousin knew nothing about it. Talk about absentee landlordism! We've got all the evils of it right here at our doors. Your cousin only knew he got a big interest on his money. So will you."

- "I have read a great deal about New York tenement houses," said Charlotte solemnly.
 - "Better not read any more, then."
- "Don't be fastening your wraps, Charlotte. Stay to dinner," said Mrs. Hathaway.
- "Not to-day, Sue. The servants will wait for me, and they go out on Sunday."
- "Dear me! I hope you're not beginning by being afraid of your servants."

Charlotte had begun by being business-like with her servants. Having been a worker herself, she protected her servants' leisure as she had wished her own to be respected. Moreover, she often told herself that it was a weakness of her character to be easily just and tender to inferiors, and with a greater effort to deal magnanimously with equals and superiors.

"Don't think they are always to have their own way even if you have promised them some things. I have had some experience," Mrs. Hathaway continued. The advice of her cousin was to Charlotte, at times, the most delectable and characteristic thing she had found; at other times it was like the humming of a mosquito in her ear. Her face flushed, and she gathered the fur about her throat with decision.

"I would n't let those tenement houses weigh on your mind, Charlotte," said Hathaway, following her to the door. "Are you walking . home?" "Yes, I must," said Charlotte. Under stress of thought, walking was her relief.

"Then let me walk with you."

She hardly noticed what he said, as she spoke quickly. "Then I am one of the people to blame. I can fasten the blame on myself. It is I who must do something."

"There is not much use. It won't do to look too closely into one's investments."

"But are n't we bound to know what our money is doing? If it is not idle, it must be working for good or evil. I would rather have my capital tied up in an old stocking than"—

"In some Western mortgages," Hathaway supplied. "I don't much blame you," he said, admiring the vagaries of a generous woman.

"Have I Western mortgages?"

"I don't know how many just at present. I do know your cousin's agents have piled up his money for him out there, though. They have held mortgages at high interest, and then, if harvests fail, you have a neat foreclosure, and have made well on your investment. It is an iniquitous proceeding, morally considered, but to refuse time on a mortgage is no crime except to a man's conscience. Business cynicism is likely to rule out conscience. But you can understand why I advise you not to know too much about your tenements and mortgages." He went on

talking, but Charlotte barely heard him. "The West is more than half pathetic, after all. Now and then there is a boom, but I have happened to see it on the off years." And he described the premature birth and death of a Western town.

"And I have been to church confessing my sins," murmured Charlotte.

John Hathaway laughed at her sins.

"My 'sins, negligences, and ignorances.' And here was this great sin upon me! Oh, don't you understand how I feel?"

Hathaway said, with all seriousness, "Yes, I understand, because I know the kind of woman you are. Thank Heaven I do!"

"I sat and folded my hands, and asked what I should do next."

"Do you know any better now? You ought to talk with Waring. He's full of these subjects. The time is out of joint, and his paper was born to set it right. He used to think so, at any rate. He is losing courage, but he is full of ideas. I am too busy a man to have ideas. I have got down to minding my own business. That seems a rather low level to a woman like you, Charlotte, I dare say. I am doing no particular harm, and I keep my family going. You would get a great deal more out of Waring than out of me."

The talk lasted till they reached Charlotte's door, when Hathaway shook hands with her earnestly, and turned to hail the next street-car.

Aunt Cornelia and her niece said little at dinner. To introduce the subject that filled Charlotte's thoughts would be only to alarm and bewilder her aunt with additional horrors of New York. They both sat with books after dinner: the older lady, with a view to inducing her Sunday afternoon nap; the younger, with the vain hope of turning her thoughts into a different channel. There was no repose for her until she had written a brief note, and addressed it to the agent of the Petrie estate. It requested him to call upon her immediately.

The next morning the firm of E. H. Corliss & Sons, in turning over the morning mail, came upon a letter from their new client, Miss Coverdale, the heir of the Petrie property, which had long been in their hands. E. H. Corliss, Sr., was a sharp-featured old gentleman, who sat at his desk all day and attended strictly to business. The social duties of the office he left to his son, with mingled respect and contempt. His hard mouth would take a humorous twist as he heard suave promises of repairs and gentle smoothing away of complaints. "It takes Ed to talk 'em round," the old man would

chuckle, and he would occasionally pay his son the compliment of telling him that he was not altogether a fool.

The younger Corliss was a pronounced blonde of forty, with hair parted in the middle, and with fair, drooping mustache. His diamond scarf-pin and ring excited the derision of his father, who yet suspected that they might have their value in interviews with clients. The son's favorite gesture was a light brushing of some part of his dress; his attention being frequently divided between his tenant's demands and a thread on his coat-sleeve. The younger Corliss not only received visitors at the office, but was detailed to make the visits of the firm to their clients. such duties he felt that he distinguished himself. He was knowing in social matters, and flattered himself that he was at ease in any circle. indeed he had been mistaken for a gentleman in several strata of society. "Why don't he marry a rich girl?" his father had said to Mrs. Corliss, and Mrs. Corliss had said to her husband for the past ten years. Now, their son was a man of imagination as well as of undeniable business faculty. In his way "Ed" Corliss was a dreamer. They were not poetic fancies that haunted him: they were visions of "control" of property, of rents flowing into his own pockets, of leases in his own right, and of a check-book

powerful as Aladdin's lamp. The day that it had transpired that the Petrie estate, long under the care of his firm, had fallen to a distant relative, an unmarried woman, Corliss's imagination had caught fire. The thought that inflamed it was no less bold than that which long ago fired one Malvolio, steward to the fair Olivia.

When Miss Charlotte Coverdale requested an interview with the firm, Corliss joyfully obeyed There was need of energy and the summons. discretion, and need also of his best manners and appearance; this he fully realized. He withdrew to an inner sanctum of towels and hairbrushes, and emerging after some time, walked out of the office superior to the smile of his cynical elder. A half hour later he was shown into Miss Coverdale's reception-room at the right of the door, her favorite morning room. He selected unerringly the most comfortable chair and flung himself back in it, while he rolled his head about for a survey of the room. His impressions were not to be analyzed, but they may be registered somewhat as follows: a desk, with many pigeon-holes and papers; some half-finished embroidery trailing over a chair, - a hint of feminine softness; the morning paper, two morning papers, tumbled and read, - depressing; a paper-covered novel opened face downward, - better. These impressions produced a

blur in the mind of Corliss, and he was in no wise prepared for Miss Coverdale when she entered. He sprang to his feet from his deep chair, and accomplished his greetings in what he recognized as his most off-hand, felicitous manner. Miss Coverdale bade him be seated. He sank again into the low easy-chair, and disposed himself comfortably.

"And how do you like New York?" he asked airily.

Charlotte seized the lead, and at once laid before him the subject of the interview. Corliss listened with professional smile and with interjections of affable assent. "Why, certainly." "Oh, yes, that's a fact." "Of course, of course."

- "And now what can I do?" said Charlotte, with determination.
- "What can you do?" Corliss settled himself more comfortably in his chair.
- "Insufferable creature!" thought Charlotte, but her too lovely and appealing eyes did not change their expression. Their earnestness fastened him to a serious answer.
- "Really, Miss Coverdale, there is nothing to be done. You can't improve those people. They never will live any other way. They don't want anything better." He picked a thread from the carpet, and twirled it between his fingers.

"But if these houses are so wretched, why am I paid such rents for them?"

"They are worth it. You don't regulate the price. It regulates itself. It's according to the demand, according to the crowding. You'd hardly believe it," said Corliss gayly, "how they pack in."

"I have read of such things," said Charlotte earnestly. "I must go and see my houses."

"Oh, I would n't advise it. Your houses are n't so bad as that. You would n't find it pleasant, though. We look after everything. The owners of all that property leave it alone. They're in Europe, a good many of them; they're innocent enough about what's going on. Some of 'em live out West. The up-town folks don't cross a certain line east and west here in the city once in a lifetime. They've got their agents to act for them. We act for you," he added briskly.

Charlotte looked at him, but her look passed across and beyond him.

"Could I go there to-morrow?"

"Seriously, I don't advise you to, Miss Coverdale. We will do anything you say, but a lady, you know, down there — Well, you'd find a great many bad smells. We'll send you up plans of the buildings. You would find they'd do exactly as well."

"No," said Charlotte gently. "I must go. You will send some one from your office to guide me? And I will take a maid with me."

"Oh, if it comes to that, I shall be only too happy to escort you myself," and Corliss bowed with what gallantry he could, from his low chair. If go she would, he bethought him that it were well he should be at hand to correct her impressions. Moreover, he was satisfied that he had fathomed Miss Coverdale. "All women are alike," was the axiom that expressed his disrespect for the sex. He classified Miss Coverdale without difficulty; a restive, uncomfortable woman, opposed to taking things as she found them, which was the secret of his own philosophy. Some further acquaintance with the world would tame her ideals. She would not fly so high, after a little contact with the real thing. The virtues of such a woman were largely a matter of sentiment, more or less morbid, and for the rest, a matter of circumstances.

Meanwhile, Charlotte's eyes were bent upon him with beseeching that he would interest himself in the subject heavy upon her heart. He saw in her look only an invitation to him to interest himself in her. They were all alike, he reflected, — coquettes, high and low. One would have relished his interpretation of Miss Coverdale's conduct after the door closed upon him.

She walked to the window, and threw it up with force, letting escape the trail of perfumery and tobacco that her visitor had left behind him.

Corliss was putting a severe strain upon one of Charlotte's principles of conduct. She struggled, if she had an end in view, to prevent personal prejudice from blinding or hindering her. She needed Corliss's services for a time, and in spite of his manners he might be made to answer her purpose.

She returned, on the following day, after a four hours' absence, and sat pale and quiet through the evening, holding a book which she did not read. Mrs. Bisbee dropped in, and at a word let fall by Charlotte she took a text and preached a vigorous discourse upon socialism. She combated its heresies with at least seven heads and an application.

Charlotte was silent. She had received that day a great shock. She was as yet too benumbed to think or speak. "What to do? What to do?"

CHAPTER VII.

A RAINY AFTERNOON.

GRACE freed herself from mackintosh and overshoes, and took the long pin deliberately from her sailor hat. When Grace came to see Charlotte, she made preparations for staying a long time.

"I don't believe you want me, cousin Charlotte. You are busy, I know you are," said Grace, comfortably settling herself to her visit. "You need not pay any attention to me. Just let me sit here."

Charlotte looked at her, and thought Grace was never prettier than in the rain. She was one of the enviable people whose hair, in wet weather, plays in little rings about the face, and whose color grows rich, and skin velvety under the dampness. "I am perfectly drenched," was her way of expressing it. "Let me curl down by the fire."

Looking into the fire led Grace to meditation. "You are awfully good to me, cousin Charlotte. Papa says that between you and Mr. Waring he has hopes of me. I am sure I don't know what he hopes!"

"Great things, no doubt," said Charlotte, but did not preach. She let Grace dream.

"Mr. Waring wonders if he is never to meet my heroine. He says he begins to think she is a creature of my imagination. He says that I have imagination," she added with sweet solemnity, and waited for Charlotte to agree.

"Does he mean that I could write stories?" pursued Grace under her breath.

"No, I think not," replied Charlotte carefully. "The best use of imagination is for sympathy; for art, after that." Charlotte felt her way inquiringly. "Imagination touched with love, — that is sympathy; and that itself makes an art, the art of living with others. Some people give that up, and devote imagination solely to what they call the Fine Arts!" Charlotte had never fluency in setting forth her thought, but Grace followed it with a little knot in her brow, and said after a pause, "Then I am to keep my imagination for everyday use, just to make myself happy, and other people. Do you think that is what he means, when he says I have imagination?" and Grace looked up to Charlotte with a face so youthful in its helpless candor and so radiant with an inner light that Charlotte could only bend and kiss her in reply.

Grace turned quickly away, and laughed not quite naturally. "The funniest thing happened," she said. "Papa and Mr. Waring have had a quarrel. You know Tuesday was election day, and he and papa have talked no end about municipal reform. Oh, I know what municipal reform is; I have listened. This was a very important election, and what do you think papa did? He took Ned and Patty out into the country for a holiday, and didn't vote at all. And that night Mr. Waring came in to talk over the election, and when he found papa had n't voted, - well, you can imagine! I simply can't describe it. I never saw him so angry in my life. It was n't funny a bit for a few minutes."

Charlotte began to suspect that she, too, had an imagination, for she discovered that anecdotes of Waring were suggestive. She was a trifle vexed to find herself falling into reveries about a man whom she had never seen. One moment Waring appeared the chaffing elder brother; the next moment she concluded that he had a schoolmasterly interest in the young girl's mind. Just as her school-days were ended, Grace's intellect was beginning to feel itself. Plainly it owed not a little of its awakening to the stimulus of this devoted family friend. Again, it appeared to Charlotte that Waring

was indulging himself in the most selfish of all pleasures, in watching the unfolding of a young girl's heart as well as of her mind. By what law of nature did it come to pass that Charlotte would rather have held any one of these views than have believed Waring in love with Grace? Still the confiding monologue flowed on. Grace dwelt upon insignificant words of Waring's, repeating them with loving reverence.

- "He says that my mind needs discipline. What can he find so interesting about my mind?" said the child, with lamentable lack of candor.
- "What do I find so interesting in it?" asked Charlotte in a tone intended to reduce sentiment.
 - "He thinks I am idle."
 - "Admirable!"
- "But I am always doing something," Grace pleaded. "Mr. Waring is hard to please," she sighed; in the affluence of her love she could afford to find fault with him. "You ought to hear his opinion of the school I went to. He wrote an editorial about girls' schools in New York. And yet he doesn't believe in these new ideas about education. He says they have n't turned out the right kind of woman yet. I should like to have him see you!" she said glowingly.

"Oh, I beg of you, Grace!"

"He's dying to meet you;" which was Grace's paraphrase of Waring's somewhat indifferent "Am I ever to be permitted to meet Miss Coverdale?" He had, in fact, rejoiced that he was evidently not often to encounter a person who was so uncomfortably associated with his own fortunes, and who, a priori, was not likely to be of much intrinsic interest.

"I often tell him things you say," continued Grace, fixing upon Charlotte the soft gaze of adoring girlhood. Grace's paraphrase of Charlotte, however, was less successful than her rendering of Waring. It conveyed none of Charlotte's personality, and failed utterly to touch his imagination. One woman can rarely be trusted to report the charm of another.

Grace had heard discussed the history of the Petrie estate, and Waring's share in the story had served to heighten her romantic interest in him. She hoped that the will would never be found. Waring in his present position gratified her imagination far more than Waring a commonplace owner of stocks and bonds. There were tangled strands of feeling in her mind as she whispered to herself that the peculiar relation between Waring and Charlotte must always keep a distance between them. Grace was as yet not profound in the laws of romance; she had not mastered the law of barriers.

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Mrs. Hathaway had looked keenly at her husband when the Petrie will had been mentioned. "If that will had been found," she said impressively, "Grace should have married Richard Waring. I should have brought it about."

"What if they find it yet?"

Mrs. Hathaway was herself quite inclined to believe this possible, but it was the habit of years to answer her husband with petty contradiction, uttered with perfect good-nature. She and her husband seldom quarreled, but they also seldom agreed.

"I often tell him things you say," Grace murmured now. She was half kneeling by Charlotte's side, leaning one arm upon her lap, and looking up to her with open love and admiration. Yet it was not the thought of Charlotte that made the girl's face beautiful. Grace had been an attractive child, a pretty girl, and now for the first time gave promise of being a beautiful woman. In her face, which had been a lovely blank, unwritten by experience, untraversed by emotion, the miracle of transfiguration had taken place. It had subdued features to expression, heightened color, given new character to the smile, at once new suggestion and new mystery to the eyes. The youth of Grace gave her face heavenly transparency; worldly experience had drawn no curtain. Charlotte

looked into her eyes with unconscious reflection of their radiance; but by degrees a grave wonder dimmed her face again. Was Grace deceiving herself? Was this a love with no root in reality, flourishing like a beautiful orchid, the most imaginative product of nature, and nourished, like it, upon tropical air? She encouraged Grace to talk to her, for she still watched for a clew. The girl's recollection of details moved Charlotte to wonder at the supernatural memory of lovers. She did not know how many times every conversation with Waring was repeated in Grace's imagination; how she planned things to say to him, and not only dramatized future conversations, but went over past meetings and even filled out what might have been said. Not to her own heart did Grace confess the truth, that the reality of a conversation with Waring fell below her dreams. After she had seen him, it took her a little time to work up an interview into something romantic. Words of no particular wit or wisdom she passed through the alembic of her heart, and converted into oracles.

Charlotte still looked anxiously at Grace. She perversely remembered a grotesque word that she had heard applied in similar circumstances: normalkrankheitsverlauf. She also bethought her of the unfeeling wisdom of Dr.

Johnson: "Many fancied that they were in love, when in truth they were only idle." She suddenly changed the subject, or supposed that she had changed it.

"Grace, are you studying anything now-adays?"

"I have French lessons, and mamma wants me to give a great deal of time to my music."

"How would you like to study something with me?"

"What fun! History, or Literature! I love Literature. I had Universal Literature at school, you know. I graduated last June."

"Or Latin?"

"I studied Latin a year," with a droop of the voice.

"What did you say about mental discipline?"

"Oh, that is what Mr. Waring says I need,—mental discipline. Yes, I would rather study Latin than anything else."

So Charlotte made use of the lever that moves the world, and planned the Latin lessons. She then led Grace away to her own affairs and told her that she was going to Mrs. Appleby's that evening.

Grace sighed. "Mrs. Appleby is a very desirable person to know," she said with seriousness. "She knows everybody and she can go

anywhere. You are fortunate, cousin Charlotte."

Charlotte smiled at Grace's worldly lore, and sat with amused interest under her instruction.

"She was an Esterbrook," said Grace impressively. "But of course you know."

"Mrs. Appleby was an old school friend of my mother's. I have visited her often in my vacations." Charlotte had never before had an outside view of Mrs. Appleby. Her sojourns had been intimate family visits at her old friend's summer home. Grace was able to state with accuracy Mrs. Appleby's place in New York society.

"There is a great deal of money in the family, in all branches of it. There are no end of connections,—all rich." Grace paused for emphasis. "Think what it must be to have no poor relations. But that shows you what sort of family she belongs to, does n't it?"

Charlotte nodded, smiling, and listened for more of Grace's capable characterization.

"Mrs. Appleby is very independent. She does n't mind knowing everybody, in Europe or America. She can afford to. Mr. Waring says she belongs to the great world. We belong to the little world, — our family." Charlotte marveled at her social insight.

"I have heard people say that Mrs. Appleby

was too kind-hearted, — not exclusive enough. But there's no need of her being exclusive, don't you see? It's we that have to be exclusive. Oh, we are not fashionable, cousin Charlotte: only longing to be. Mamma says it all depends on the way I marry. When she gets discouraged, she says it will take another generation. I would rather leave it to Ned and Patty, then." Grace leaned her cheek upon her hand, and dreamed again.

"Tell me more about Mrs. Appleby," said Charlotte.

"For one thing she entertains all the distinguished foreigners. That is the thing that makes you in New York. I don't think we ever had an Englishman in our house," said Grace with naïveté. "Another thing, Mrs. Appleby is a great patroness of every sort of philanthropic and literary thing. You are forever seeing her name. She is always having lectures in her parlors, and she is always giving receptions to authors and such people. Oh, how I should love to go there!"

- "You shall."
- "It would be very complicated."
- "Not at all."
- "Ah, cousin Charlotte, you don't know."
- "I know Mrs. Appleby."
- "Mr. Waring goes a great deal to Mrs. Ap-

pleby's. But he would never think of it; it never would enter his head to introduce our family to the Applebys. Of course, you are more thoughtful." There had been times when Grace had not found Waring "thoughtful." There was so much in this speech of hers that she herself fell to thinking about it.

"How it rains still!" she said suddenly. "I should never have talked to you so this afternoon, you dear, if it had n't been for the rain and the open fire. I don't know why I have talked so. Is aunt Cornelia in her room? I am going to make her a visit, too. She is such a dear."

A dialogue between aunt Cornelia and her favorite Grace was one of the prettiest conversations imaginable. But on this particular afternoon, the subjects they talked about were all remote from our story. Grace Hathaway was a new element in aunt Cornelia's life, that helped to reconcile her to New York. She was not fond of her niece, Mrs. Hathaway, though she never offered criticism beyond saying gently to Charlotte, "Her ways are not our ways." Occasionally, after a visit to Mrs. Hathaway's house, she went so far as to call her "a person of poor judgment." Sue was no more cordial in her regard for her aunt. "Oh, dear! there is aunt Cornelia. I know I ought to go to see

her. But what time do I have, I should like to have you tell me." Mrs. Hathaway's pantomime of the overburdened New York woman was admirable. It was perfectly true that she had far too much to do, and was a tired woman a good part of the time. "Then aunt Cornelia has such an effect upon me. She is very sweet, and she never says anything, but she always makes me feel as if I were a little girl still. Yet I leave it to you if I was ever the girl to be put down by her aunts." Charlotte laughed, and Sue finished with, "Oh, you are her favorite; anybody can see that. And now she seems to be taking to Grace, too." Five minutes later Mrs. Hathaway's thoughts came to the surface again. "Aunt Cornelia owns her house, but I suppose she has only a very small property besides."

Oddly enough, the same thought was working in aunt Cornelia's mind after Grace Hathaway left her that rainy afternoon.

CHAPTER VIII.

AT MRS. APPLEBY'S.

Mrs. Appleby's parlors were beginning to hum with the industry of conversation. Most of her guests were practiced talkers, who took up the business of the evening with alacrity and good-will. Some were old friends, who snatched eagerly at each other, and, if not circumvented by Mrs. Appleby, spent the evening together upon a sheltered sofa. Many guests were acquaintances, who met impersonally and superficially, perhaps; but in any case, wits were quickened and hearts were warmed by an evening at Mrs. Appleby's. That keen-witted and warm-hearted lady entertained with great catholicity, and a third class of guests were always strangers. She was an able and zealous hostess. Her highest delight was to develop the possibilities of pleasure that lie in human intercourse. "While we are here," she would say cheerfully, "let us get as much out of it as we can." "While we are here," a phrase often on Mrs. Appleby's lips, expressed admirably her relation to this

world and the next. Mrs. Appleby never went slumming, but there was not a better lover of her kind in New York. She specialized her philanthropy, and did only that for which she had a gift. As she stood to receive her guests, her hearty, hospitable presence, her energetic welcome, her warm, magnetic hand-grasp, communicated an enthusiasm for social intercourse that penetrated her dullest guest.

"Did you ever see Mrs. Appleby galvanize a bore?" said Richard Waring to his neighbor. "Bores she keeps a sharp eye on, for bores propagate. One bore makes another in no time. It's a blight on a company that only Mrs. Appleby can cope with. She will make him out with the best he has in him. And how he will enjoy himself! See a bore go off hugging himself after he has told his one good story, and you appreciate Mrs. Appleby."

When the credentials of strangers had been once examined, Mrs. Appleby strove to make them acquaintances, and when she saw acquaintances ripen into friends, her happiness was great. She was besieged by social schemers; and in a few cases her kindness of heart got the better of her judgment; but her good offices were not for the vulgar, and they did not cling long to her skirts.

The rooms in which Mrs. Appleby received

her guests had a peculiarly American character; that is, there was scarcely an American object In New York, the products of the in them. world assemble, and the far East and the far West met to adorn Mrs. Appleby's house. The traveled American has "picked up" his possessions in every quarter of the globe, and comes home bearing his treasure-trove through the custom-house, in uneasy enjoyment of it until he has set it along his walls, beyond injury from breakage or tariff. Mrs. Appleby's parlors were hushed in sound and rich in color with rugs and hangings from the Orient. Her tables and chairs were from old England or old Italy: casts and photographs, carvings and bronzes, were from all the world round. Every article had its history. Mrs. Appleby was an adventurous traveler; and she delighted to relate the exploits by which her booty was won.

"Have you ever set Mrs. Appleby off on a 'voyage autour de ma chambre'?" asked one guest of another. "She could entertain you for a thousand and one nights."

Among Mrs. Appleby's friends this evening, the one of whom she had a special care was Charlotte Coverdale, the daughter of Mary Coverdale, long since dead. Mrs. Appleby was gratified by Charlotte's appearance as she entered the room. She was not only beautiful,

and beautifully dressed, but she had the look and bearing which her hostess demanded. That people should look happy, Mrs. Appleby exacted as their contribution to society. She even declared that by persistently looking happy, one could go far to attain a sunny temper. "Study it before your mirror, my dear," she would say to a young girl. "It is the way to beauty." Charlotte pleased her old friend by looking charmingly happy. Outwardly lovely and serene, she was nevertheless advancing with a fluttering heart. Mrs. Appleby thought rapidly, "Ah, good blood tells in entering a room." It was indeed good blood, and not experience, that sustained Charlotte in this ordeal. She dreaded and longed for the world; accepted an invitation joyously, and tremblingly abided the conse-Whatever tranquillity of soul was quences. to be obtained from perfect dress, that she had secured for herself. Of all her recent acquaintances she had found none to pique her interest more than her little Irish dressmaker. Nor had Charlotte herself ever been more quickly and completely comprehended. Her character had been seized and interpreted with rare artistic sense. A curious sympathy set itself up between the two women. They were suggestive and stimulating to each other as they discussed the art of dress.

Before the departure of Charlotte for Mrs. Appleby's reception, Mrs. Bisbee and aunt Cornelia had passed judgment upon her.

"But we must not make her vain," said aunt Cornelia softly.

"Come, come," said Mrs. Bisbee, "a little vanity won't hurt her. A little vanity is good for the complexion. There, upon my word, see the color in her face. 'Handsome is that handsome does,' was the hard maxim I was brought up on, and you see the consequences." Mrs. Bisbee sat erect and tried to give her dress a shape. "It's a pretty gown, dear. It has a character: angelic, but not too angelic; piquant, but not too piquant. How did she contrive to get the two, — your Irishwoman?"

A light glance and murmur followed Charlotte's appearance before Mrs. Appleby. In two or three groups the conversation took a new turn: "the Miss Coverdale you have heard of;" "the Petrie estate, you know;" "a pretty, old-fashioned story in these dull days."

At some distance from the hostess there sat on a low sofa, with an attentive listener beside her, one of the notable women of New York. She was a gossip of a high order; so successful a gossip, in fact, that her admirers were wont to regret in her the waste of a novelist. Mrs. Cricklewood had never committed herself to

print, but enjoyed at her ease a literary reputation purely oral. Other people grew old and died; but not Mrs. Cricklewood. Yet no guest of the present evening could remember her save with the imposing white hair à la Pompadour, and the well-preserved black velvet gown, both of which helped her not a little to carry out her part. Waring was one of Mrs. Cricklewood's favorite listeners. She claimed him wherever they met, and talked long and low to him. She was now relating to him with picturesque and sentimental touches the history of Miss Coverdale, who had just entered the room. Waring listened, much diverted, to her lively version of a well-known tale. She dropped her narrative at a telling point, and nodded, "To be continued." "In fact," she added, "there is no serial of the season that I am more interested in following." She stared at Charlotte through her lorgnette; but Mrs. Cricklewood was prepared to defend an honest stare. "The human interest, - no more," she maintained. "How does she strike you?" she said to Waring.

He looked across the room, intrenched in prejudices. "Give me time," he begged.

"She looks too happy, too prosperous; that's it, is n't it? A man should not look prosperous—it's very objectionable; but in a woman, not to be tolerated. What is it that clever fellow says,—a woman, to be interesting, must have had a grief, but never a grievance. That blooming creature has neither griefs nor grievances, depend upon it. I should like to see her serenity disturbed." It was one of Mrs. Cricklewood's tricks in conversation to repeat what she had said, petting her phrases, and taking care that her listener should remember them. "Neither griefs nor grievances," she concluded once more. "Ah, Mrs. Appleby is introducing our English lion to Miss Coverdale."

Charlotte liked Mr. Wotton without delay; she went farther, and hoped that he liked her. Some one who had observed Charlotte Coverdale had remarked that she was not a brilliant talker, but that there was always good talk where she was. This observer fell a-thinking of her image as he had last seen her. There was in his memory the impression of a fine forward pose, of eyes quickly humorous or quickly tender, of listening lips, sensitive and responsive. He remembered the play of feeling across them as a touch of eloquence lighted the story, and he recalled the soft sigh with which her pose relaxed, and thoughtfulness settled upon her face as the little tale ended. It occurred to him that here was a woman with finer means of expression than mere speech. This man was not her lover, only her disinterested observer: circumstances had

long ago determined that. Yet chance acquaintance that he was, he had found her out. So did the Englishman, though without analysis. He modestly and quite wrongly gave her credit for whatever was valuable in the conversation, and bore about with him henceforth a conviction of the intelligence of American women which was somehow inextricably confused with the beauty of their eyes. Mrs. Appleby by and by spirited away the English gentleman, and left Charlotte face to face with an American legislator from the West. This was one of Mrs. Appleby's little effects in the shifting of her guests. Never was mathematician more absorbed in "permutations and combinations" than was this hostess.

The Western gentleman fixed a shrewd look upon Charlotte.

"Well, what did you make of him?" he asked with simplicity and directness quite equal to the Englishman's. "His notions, now, about free trade. I've had some talk with him. But these English are getting their eyes opened. They are coming over here more and more: they're seeing for themselves. After all, blood's stronger than water. They've a kind of sneaking fondness for us. They can't help seeing we are a chip of the old block. I was over there this summer, and I was treated like a prince. They like to hear an American talk. They have

a great notion of American humor. Now I sometimes make a poor sort of a joke myself, and over there they'd take it up and pass it round, and keep 'that American story, y'know,' afloat a month. They say we are all humorists. They say even our women are humorists." Mr. Martin bowed half facetiously, half chivalrously.

"At least we can laugh at ourselves," said Charlotte.

"Ah, there, that's it; there you've hit it. That's our strong point. Our sense of humor is going to civilize us. What's humor, after all, but critical insight and all that sort of thing? What is it but seeing the truth? We are on the right track as long as we can keep up such a mighty laughing at ourselves as you'll find in our newspapers from San Francisco to Boston. Now what's your opinion? I'd like to hear."

Mr. Martin threw himself back, prepared to listen, being by conviction and by sentiment a firm believer that women should be "heard." The truth was that Charlotte could not have found in the pages of romance a more knightly regard for her sex than in this crude-spoken American of the age of prose. She was sorry when music interrupted them, and when a long recitation followed. A young lady stepped for-

ward, while the company fell back to the edges of the room. She was attired with obtrusive simplicity, and in her hand she carried a single rose. She stood still, with downcast eyes, till the hush was complete. Then she spoke: "I will say 'Childe Roland to the dark tower came.'"

Mrs. Appleby drew near the door and suffered acutely while the recitation lasted. She felt victimized as she reviewed the facts in the Miss Devine had appeared with a letter of introduction from an amiable woman, wellknown in society; a person with whom Mrs. Appleby was not intimate, but with whom she was in the habit of exchanging small favors and obligations. This lady begged to introduce Miss Devine, a young lady of great talent. Mrs. Appleby would allow her to recite at one of her receptions, it would be of the greatest benefit to Miss Devine at this, the beginning of her New York season. Mrs. Appleby estimated the young lady pretty accurately at the end of five minutes, but she had not always the heart to act upon her convictions. She held the letter in her hand, and reflected that its writer was on an important committee with herself, that they were constantly meeting, that, in short, it was impossible to offend her. With misgivings she consented that Miss Devine should recite for her guests, and her concern increased when she

learned that "Browning" was Miss Devine's specialty, — "Browning and Delsarte."

The result justified Mrs. Appleby's fears. A hundred people were held in discomfort for fifteen minutes. Old gentlemen twitched about and looked at the ceiling; old ladies tapped their fans and looked down upon their laps; the young people watched and listened and tested their good manners. The face of Charlotte's companion was inscrutable; while she withdrew into herself and thought comfortably about something else. The performance having ended, the gentlemen applauded extravagantly, and the ladies turned to one another with non-committal smiles.

Conversation did not at once spring back with its former elasticity, and there was presently a movement towards the supper-room, whence the smell of revelry proceeded, — a mingled aroma of coffee and roses. Mrs. Appleby took care that Charlotte should meet an author or two, and presented to her first a well-known writer of fiction, a prophet of joylessness; and then another, a story-writer who has added to the sum of human happiness. On the return from supper Charlotte found herself again near her hostess, who put out her right hand to detain her, while finishing a sentence on the left. Mrs. Appleby held her in this familiar, motherly

fashion for several minutes, while Charlotte stood with a little droop of the head, waiting in girlish dependence the will of her elder friend.

"Tell me, child," said Mrs. Appleby heartily, "are you happy? Are you having a good time? Are you, indeed?"

"I could not be having a better," said Charlotte, throwing her head back, and smiling her happiest at Mrs. Appleby.

"Oh, yes, you could, for I am going to introduce you to Mrs. Cricklewood. She has been talking an unconscionable time with one person. There, she has him at her side again. Really, I must break this up. She is an old woman like myself; I will take you to her. It does n't become me to say it, but there is nothing better to be found in New York than the women of sixty. You should know them. They are instructive."

Mrs. Appleby had every gift of the hostess save that of pronouncing names distinctly. When, after presenting Charlotte to Mrs. Cricklewood, she mentioned Waring's name also, all that could be heard was "Mr. Ware." Charlotte bowed and took the seat offered her. The folds of her train fell about her chair, heightening the grace and spirit of her figure, as she sat, bending with due reverence towards the woman of sixty. Waring idly watched the play of light upon her dress, so indifferent he thought

himself. He remembered, however, long after, how the light sank into the rich stuff and was lost, and then reappeared on some high surface.

"We were talking of our young New York novelist who is saying such saucy things about us all in his serial 'Much Ado about Nothing.' Our critic here calls him an unlicked cub; I call him a burning genius," said Mrs. Cricklewood.

Charlotte looked gayly from one to the other. "I agree with both, with all my heart."

"Tut, tut, is that the way you go through the world, on both sides of every question?"

"Indeed, Mrs. Cricklewood, I think it is growing to be my way, more and more."

"But you have principles?"

"I have always supposed I had. I was born in New England."

"Ah, there's no doubt, then. Like quills upon the fretful porcupine. I am an escaped New Englander myself."

Charlotte wondered what her aunt would think of this. To aunt Cornelia drawing-room satire was matter hid in a strange tongue. The dear woman would have turned pale if she had heard Mrs. Cricklewood's next remark, which related to Boston.

Waring saw Mrs. Cricklewood's monologue establishing itself, and being a privileged fol-

lower, he cut across it boldly. "Take care, Miss Coverdale, to agree with Mrs. Cricklewood and me, and you will cover the ground."

- "Exactly what culture is aiming at now-adays," Mrs. Cricklewood answered for her. "Give me wholesome bigotry." She was off and away again upon a train of anecdotes illustrating delightful cases of bigotry. Waring saw with satisfaction an old gentleman bearing down upon their group, and was not sorry when Mrs. Cricklewood greeted him and placed her hand authoritatively upon the arm of a chair beside her. Waring made an effort to detach Charlotte from the conversation.
 - "Miss Coverdale, we have friends in common, have we not? the Hathaways?"
 - "Oh, do you know my cousins?" said Charlotte, with the pleasure of one among strangers.

Waring was the least vain of men, but it crossed his mind that since he had listened to so much talk about Miss Coverdale, it was not quite the fair thing that she had never heard of him. It was a trifle awkward to explain who he was.

- "Hathaway is an old friend of mine."
- "And Mrs. Hathaway is my cousin. Are you often at their house?"
- "Often. They have promised that I should meet you." When Waring found, however, that

his intimacy with the Hathaways counted for so little in Miss Coverdale's eyes, he prepared to return to impersonal topics. Another common interest would remain forever untouched, he thought. It would not be necessary to speak to this self-centred young lady about so sensitive a subject as his friendship with James Petrie.

One more mention of Charlotte's cousins he let fall. "Grace Hathaway speaks of you."

"When Mrs. Appleby spoke your name, did I understand?" asked Charlotte, sitting erect.

"Waring. My name is Waring."

"And are you really Mr. Waring?"

What more could man ask than the glad recognition in her voice?

"Then you were the friend of my cousin James Petrie who died alone here. You are the only person who knew him."

Her voice thrilled with sadness and tenderness. Waring was grateful to her.

"I knew him well. He was a good friend to me."

"You will tell me about him, will you not? He was a distant relative, but certain—circumstances—have brought me near to him. You know, perhaps."

Waring bowed gravely.

"I have thought a great deal about him. I have wished that I could have done something

for him, he has done so much for me. I wish I could have given him my respect and affection."

"He was worthy of it."

"It seems a loss and a waste that I could not have known him, that I could not have been of some comfort to him, at least in those last days. You would hardly believe how much I think of it."

How much she thought of it was indeed proved by the feeling with which she was now speaking to a stranger. Waring was touched by the tremor in her voice. "I wish you would tell me about him," she pleaded.

Waring spoke more freely about his friend than he had done even in talk with Hathaway. Charlotte joined herself frankly with him in the possession of James Petrie's memory. "We must not let him be forgotten," she said. "I wish that we could establish some memorial of him; something that would make his name remembered here in his own country. You will help me to think of the best thing?"

"I do not know how he looked," continued Charlotte. "Have you a photograph? Is there no likeness?"

"There is an admirable portrait of him somewhere in London. I hardly know who claims it."

"Could I get possession of it? It would be

more to me than to any one else, I am sure. Could I, do you think?"

"I will see what can be done about it," said Waring thoughtfully.

"He brought little to this country with him," Charlotte continued. "A few things were sent to me, — some books and an escritoire." Waring remembered well that the escritoire had been taken apart in the search for a will. Charlotte paused, with a moment's timidity. "I should be very glad if you could have something that belonged to him. Perhaps you will look the books over?" Charlotte paused again, arrested by an intuition of some unfitness. She looked at Waring, and was glad when he thanked her heartily.

They parted, each with a distinct impression of the other. It might have deepened had they met soon again, but weeks passed and a series of accidents kept them apart.

CHAPTER IX.

ONE OF CHARLOTTE'S INTERRUPTIONS.

As Charlotte had left Mrs. Appleby's drawing-room, Miss Devine had followed her to the foot of the stairs. "This is Miss Coverdale, is it not? I presume I may introduce myself -Miss Devine." Charlotte turned in surprise, and would have spent few words upon Miss Devine, had not a strong light beaten down upon the face of the young woman and revealed lines of care and privation. "Would you allow me to call upon you, Miss Coverdale, to consult with you?" The restless, anxious manner of Miss Devine led Charlotte to guess some pressing need, and she said gently, "Come to-morrow morning." Accordingly, at ten o'clock the next day, Miss Devine was shown into the room. She was expensively dressed; her wraps and millinery were unexceptionable. She had prepared her own breakfast in her tiny room at the top of a quiet and elegant hotel. She had the advantage of a fashionable address with which to head her letters, and sumptuous corridors and parlors for her visitors. For her personal comfort she asked little. In a better cause, her hardships would have been heroic. Her cramped room had no heat; it had no closet; it looked upon a court and never knew the full light and air of Miss Devine's breakfast she fondly called "European," and mentioned that she always took her "coffee" in her room. The plainer truth was that she made some feeble coffee over a gas stove, then held a slice or two of yesterday's bread over the flame, and buttered the smoky toast with an untidy dab of butter brought in from the window-sill. She had never been able to find the right name for her luncheon. It too often consisted of a half dozen buns smuggled into the hotel in a genteel shopping-bag. When times were good, Miss Devine had one substantial meal a day; but her normal state had been one of simple hunger, until she had become ingenious in contriving means to spoil her appetite.

Miss Devine enjoyed the room in which she sat and waited for Charlotte. She would have been in a state of complete physical comfort, had not faint odors of breakfast stolen along the hall, and the distant tinkle of teaspoons and china reached her ear. She turned to books and pictures, and had in her hands an English review as Charlotte entered.

It was Miss Devine who introduced the subject of Mrs. Appleby's reception. "Do you know," she said, "I did not feel myself quite en rapport with my audience. Perhaps you observed. I am very sensitive to my audience. I feel. No, I felt that my audience did not follow me. I half suspected that they did not care for Browning." Miss Devine's voice sank, reproachful. "Yet Browning interpreted is quite a different thing, is it not, Miss Coverdale, from Browning of the printed page?"

"Indeed it is," Charlotte roused herself to say. She had become lost in a study of character. This was her first encounter with an interpreter of Browning.

"I felt your sympathy last night." The drawn lines around Miss Devine's mouth were pathetic as she smiled trustfully at Charlotte. "You are a follower of Browning?"

Charlotte devoutly believed herself to be, but she hesitated; it was too difficult and sacred a subject to enter upon in this presence.

"Ah," said Miss Devine reproachfully, "I hoped you felt as I did. Browning to me is meat and drink. Browning to me is the four elements,—air, earth, fire, and water." Miss Devine spoke these words with much elocutionary effect, having often repeated them. Charlotte listened curiously, thinking that she caught a fragment of an idea.

"There are those who profess to study Browning. I do not." Miss Devine closed her eyes. "I give myself up; I feel, I absorb; I do not think; we think too much; we should become passive; we should let poetry master us." Miss Devine's voice became more dreamy and her attitude more trance-like. Charlotte looked and listened in wonderment. "Browning" by relaxation; it was a method of study she had not before heard of. She had never been better entertained, but she wished that the young lady would mention her errand. Aunt Cornelia had by this time joined them, but took no part in the conversation. She let her knitting drop in her lap, and looked at Miss Devine with head lowered-and a little on one side. From the first, she had viewed her with mingled respect and distrust, as a supposed product of New York.

"And your work this winter?" said Charlotte.

"Ah, my work in New York!" cried Miss Devine ardently. "I find New York very sympathetic, very stimulating." She turned to Miss Cornelia, whose look at that moment could hardly have been called either sympathetic or stimulating.

"Shall I tell you, ladies, what I propose for this winter?"

"Pray tell us," said Charlotte.

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"And will you advise me frankly?" Miss Devine flung herself upon them with abandon that Miss Cornelia resented. "Your name, Miss Coverdale, would be very valuable. If you would act as one of the patronesses"—

"But my name is worth nothing. I am almost a stranger in New York. And what are you to do?"

"I begin my season with a course of five readings from Dante, in influential parlors."

Miss Cornelia's face was stern. Charlotte asked composedly, "What are the conditions,—the terms, for your readings?"

"Ten dollars, — two dollars for each reading. I have opera prices," she said, smiling from one to the other, as was her habit in addressing an audience.

"How large an audience can you seat in parlors?"

"Ah, there will you help me, ladies?" She addressed them as if they were a roomful. "Will you allow the use of your parlors for my first reading? Will you speak of the course among your friends? There may be a number of them who would like to become subscribers. Their names should be printed at once upon my tickets. You have influence with the ladies and gentlemen whom I appeared before last night. That was not my usual audience, not so purely

a fashionable audience; but it was an audience that I wish to win. Each has its peculiar character, do you understand?"

Charlotte was quite able to understand.

"The artist is very sensitive to this." Miss Devine breathed through her teeth, and added a little shiver to express how extreme was her own sensibility. "I am not content until I take complete possession of an audience, — not until I have possessed myself of their souls. People ask me my method of teaching. That, I tell them, is my method; I take possession of their souls."

Aunt Cornelia fairly blinked. Charlotte gleefully anticipated the rehearsal of this scene to John Hathaway. She now remarked with unsympathetic common-sense, "That, I should say, was in effect the method of all good teachers."

Miss Devine looked faintly disappointed, and altered her tone. "A lady of your wealth, position, and influence, Miss Coverdale, will be most valuable as a patroness. I will send you ten complimentary tickets. There were people at Mrs. Appleby's whom I should like to reach. Mrs. Appleby herself, of course. She is most kind, but is n't she considered a little cold? — a little reserved? There was Mr. Waring of the 'Citizen.' The power of the press, you know. We artists must win the press. I have had

most flattering press notices." Miss Devine drew from her hand-bag a bunch of newspaper cuttings. "If you cared to examine them, ladies."

Miss Cornelia picked up her knitting in haste, but Charlotte glanced at the notices. They were for the most part clipped from provincial papers. One or two society journals had good-naturedly inserted flattering items penned by the lady herself. She had lost no time in sending to several papers such notice of her appearance at Mrs. Appleby's.

"You see your name, Miss Coverdale?" she said impressively.

While Charlotte read the notices, she was meditating. Mrs. Appleby had countenanced Miss Devine, and she herself could not well refuse the support that her experienced friend had seen fit to give. Thus a social difficulty is passed on from one to another, and Miss Devine and her like are floated off. Moreover, as Charlotte studied the face of the young woman before her, compassion overtook her. She became filled with a humane desire to give her a good meal. She revolved inviting her to luncheon; but that was two hours away, and in the mean while Charlotte had an appointment to keep in Keyser Street. She begged her visitor to remain in the library or to return at one o'clock

and continue the talk about the readings. "My aunt will be here," she said deprecatingly, for Miss Cornelia did not look overpleased at the prospect of Miss Devine's society. Nevertheless, the old lady remained at her post, with one eye upon the visitor; for Miss Cornelia stood always in fear of some new form of city imposture on any occasion when there were "strangers in the house." Miss Devine accepted the invitation cordially, both because she thought it for her interest to found an intimacy with Miss Coverdale, and because she sincerely enjoyed the prospect of a morning among Charlotte's books.

The luncheon was abundant and nourishing, and the guest ate and talked with evident enjoyment. She uttered many opinions of "men and things," as she expressed it, which were thoroughly clever adaptations of other people's thoughts. Miss Devine was under the law an honest woman, but in a certain form of petty larceny she was an expert. She was a cool hand at introducing second-hand conclusions, with an earnest "I have always thought" or "I, for my part, believe." Nevertheless, she was a talker that one listened to, though she was often interesting not quite in the way she purposed. Through her egotism and pretense, Charlotte detected aspiration and appreciation that touched her, along with Miss Devine's

manifest anxiety about material things. When Miss Coverdale had seen her visitor depart, she said to herself, "Truly I am, as Mrs. Cricklewood says, on both sides of nearly every question. Whether this little woman is more vulgar or pathetic I cannot tell." She further said to herself that she would maintain what relations she pleased between Miss Devine and herself, but she would not aid her to lay waste society. Miss Coverdale's "influence" she could not have; but Charlotte, though she did not dare confess it to her aunt, followed Miss Devine to the door and asked her to send her four tickets to the course of readings.

"Well," sighed aunt Cornelia, "I never saw her like before. What is the matter with her, Charlotte? I wish you would explain to me. It seems to me there are a great many calls upon you, dear. You have a great many interruptions. If it is n't one thing, it is another. I thought you were going to have a little leisure."

"Leisure, aunt Cornelia!" said Charlotte the next day at breakfast; "look at my morning mail." A woman's daily letters are a tolerably accurate reflection of her life. Charlotte's were characteristic: bills, of the householder; invitations, of the woman of society; appeals innumerable for money; notes, with polite errands; one old-fashioned letter of friendship, seldom found nowadays outside the biographies that aunt Cornelia reads. There was at the bottom of the heap this morning a note bearing an elaborate monogram. Charlotte broke the seal and read a few lines from Miss Devine, elegantly begging Miss Coverdale to advance her the amount of the subscription to the Dante readings. Charlotte wrote the check, wondering what was the precise degree of her folly, and how far she was justified in feeling the pity that disturbed her. "Poor thing!" So she had many times excused herself; so had aunt Cornelia, too. They never, however, confided their weakness to each other.

CHAPTER X.

KEYSER STREET.

Two months had passed since Charlotte's visit with Corliss to her tenements in Keyser Street, and in that time her life had divided into two parts. With one half of her thoughts she dwelt among her down-town tenants; with the other half she lived her up-town life. The day on which she first saw lower New York was one never to be erased from her imagination. Cheerful and determined, she had started upon her trip of exploration; she returned haggard, with eyes absent and haunted. What she saw she had many times read of, as all the world has read in these latter days. Scenes shifted before her eyes with troubling familiarity; for she had been an imaginative reader, and had seen while she read. The general outlines of tenementhouse life she had by heart: the foul neglect of the city street; the tall building teeming with dirty children; the dark, cluttered, and squalid rooms. But now literary description translated itself into details. A neglected street was a

street which had accumulated a rich soil of filth, in which vile rags and papers blew about, stinking garbage lay along the gutter, and a dead cat in the middle of the wav had been run over more than once. A journey up four flights of tenement stairs through dirt and darkness, Charlotte found more instructive than a course of reading. Her tenement-house novel had not taught her so much as the glimpse through an open door of filthy, tousled bedclothes, or the dirty mattresses turned up against the wall after their service for the night upon the floor of the living-room. A breakfast-table was set out with a stone-colored loaf of bread, and glass mugs of dark gray coffee. It was a table with some pretensions, for a general push had been given to the things upon it, and a cloth, gray as the coffee, had been laid across the end. Charlotte's heart sent up a new "cry of the children" as she stepped over and around and between the little huddling groups, hushed and stock-still as the lady passed. The fair chance to be decent men and women, - how was it to be given them? She had read of the sick children of the tenements. There was a face that day which was never to be forgotten by the pitiful, thoughtful woman who stood so far away in the scale of humanity. The joyless matron, submissive and sodden, was a type that Charlotte

was prepared for. The young girl of the tenement house she had also heard of. A pretty blonde of seventeen dashed through the passageway. Corliss was some distance behind Charlotte.

"Hullo, Mame," he said, in a pleased and amused tone, with a look about the eye that Charlotte caught as she turned. He recovered his face instantly. He understood Miss Coverdale better upon a second interview, and calculated his conduct with more care. He replied gravely and plausibly to her questions. Every fault of the system he traced readily to the people themselves.

"Of course they 're crowded. They will take boarders. If you could see one of these places at night!" Corliss laughed, but pulled himself in quickly. "The boarders, you see, pretty nearly pay the rent."

"Then the first thing to do is to lower the rent and forbid boarders."

"Oh, well," said Corliss, "that would do very little good. There would only be more crowding somewhere else."

Charlotte looked thoughtful at this ancient argument against resisting evil. She struggled to keep her footing and not to let herself be submerged by the immensity of sin and suffering. She could not deal with it in the abstract; she

seized upon a concrete thing to do to-morrow. The thought of the *poor* sapped her energies; the thought of the men, women, and children under her own roof nerved her ambition.

"You can't make these people over," was Corliss's refrain.

Charlotte made no attempt to reply. It would take her at least a year, she felt, to prepare her answer. She pursued her inquiries as to water supply, plumbing, fire-escapes, air, light, and the other inalienable rights of man.

"You could n't make 'em appreciate anything better," was Corliss's final argument always. "That's where these sentimental people make their mistake. They go on the supposition that these people are the same sort of stuff as themselves. They write that way, lots of 'em. The 'Citizen' made us no end of trouble stirring up people about the tenement-house district. They don't know what they 're talking about. I wish they'd interview me. A paper like the 'Citizen' that sets up to be so high-toned. The dullest paper in New York, upon my word, it is. Confound their meddling!"

The profanity which he expurgated from this speech indicated the self-control that Corliss was exercising in Charlotte's presence. "They brought down the health officers on us here and the building commissioners."

Charlotte had stood still, looking at him. "Did they? I am glad of that."

- " It cost us hundreds of dollars."
- "I hope it did."

Corliss began to crawl back from his position. "Of course we should have done it in time. The fact was we didn't quite know how bad it was."

- "Is there no one in charge of the house?"
- "We have always given it our personal supervision," replied Corliss glibly.
- "But is there no one on the spot, responsible for the care of the building?"
- "That would be a very unnecessary expense," said Corliss in the tone which he fancied infallible for dealing with unreasonable women. "Now I tell you what you want," he added confidentially.
- "How are the rents collected?" she continued.
- "We send our young man. If it is an obstinate case, I come myself."

Corliss was, on the whole, satisfied with the result of the expedition. Miss Coverdale had made but few comments; the indignation that had once or twice escaped her had been rather spirited and becoming. It would be easy to turn her attention to pleasanter matters, he fancied. He left her with a jaunty, "When shall

we go slumming again, Miss Coverdale? I am at your service."

Meanwhile, Charlotte had conceived a purpose about which she wished to consult John Hathaway at the first opportunity. Until she saw him she brooded over the impressions of her visit. They took violent hold of her, and, as she felt, almost unsteadied her mind. She had discovered real life, since it was the life of the majority, if you take the whole face of the globe. Her own existence with its graceful pleasures, pretty culture, and cushioned comfort, seemed to her fantastic and deceptive. She began to doubt her own rights and possessions. Morally speaking, there seemed no reality in her ownership of anything.

"Of all this wealth, what have I a right to?" she asked John Hathaway suddenly. He was startled. Had she a suspicion? Perceiving her meaning, he tried to show her that she was sinking in the quicksands of socialism. "And what could one woman do, after all?" This was his refrain, corresponding to that of Corliss.

Charlotte would not listen. "And I have heard that what I saw was far from being the worst. It seems that there are seven circles of this hell. And here I have sat thanking Providence for my happy little lot! Don't let me begin to doubt the goodness of God. I am overpowered, carried under, out to sea!"

"Charlotte," said Hathaway, at the end of a long talk, "my advice to you is this: either see no more and think no more of all this, or else see and think a great deal more. But I think myself you'd better not harrow your sympathies with underground New York. We are all living on a thin crust, anyway. Oh, well, why think about it? What can one woman do?"

Charlotte shook her head, and would none of this formula. "Your advice is good, John; I will see more."

"Well, good-by, Charlotte." There was a mingled lightness and sadness in his tone, as there was in the nature of the man himself.

Charlotte soon made a second visit to Keyser Street, without informing her agent. She recovered with a healthy action of the mind from the shock of her first impression, and came home with food for a new set of reflections. Her attention had at first been fixed upon the differences of the human lot; at her second visit, her strongest impression had been of the similarity of human beings. She felt that she had discovered a working principle, and could now begin to act. A kettle boiled in Keyser Street precisely as it did in Van Hatten Park, and the laws of nature operated in human hearts exactly as they did in the upper regions of the city. Many things struck Charlotte as less hopeless, on her

second visit. There were few of her own tenements so degraded that she did not see struggling beneath the squalor the aspiration after a home. There was the germ of hope in this, even in the pitiful attempts at decoration, the patch of red in most rooms, and the hideous pair of vases on the mantel. There was home love, too, she discovered, spite of the slaps and squalls. A frequent sight was the older child comforting and cherishing the baby in trouble. Beautiful to Charlotte was the light in the face of a mother when notice was taken of her children.

Nor was the dirt absolutely without protest. Much furious cleaning was going on at the hour of Charlotte's visit. It was, in most cases, unintelligent taking up of dirt and putting of it down again. The smells were abominable; but she reflected that these smells of old Europe naturalized in our slums are not to the nostrils of a Polish Jew what they are to the thoroughbred American, the possessor of the most delicate nose among all the nations.

"What to do?" had been Charlotte's cry in the dark after her first sight of Keyser Street. Light now rushed in upon her. Exultant energy coursed through her veins. Her cheerfulness and serenity were restored at the prospect of action, and all that she had suffered seemed converted into power. Her gift for organization had made High Hill Seminary a dignified and efficient school, and it had established a beautiful home for herself and her aunt. To her executive instinct, thought pointed to action rather than to speech. "For a person who loves books as you do, you are the least bookish person I ever saw," a friend had said to her. "When you talk or write, it is always for the sake of getting something said."

It was only with John Hathaway that she talked about her plans.

- "I am going to do it at once, not next week or next year. That is my first principle."
 - "Good."
- "Whatever I do is temporizing. The only radical remedy is to tear down and build up again, and that I mean to accomplish in time. At the beginning of the month, that is, in two days, the rents go down, and 'No boarders' becomes the law. A janitress, or housekeeper, is to be placed in one of the first-floor tenements. I am fitting up a room as an office, one of the prettiest rooms in New York. There I intend to sit two mornings in the week."
- "And what do your real estate people say to that?"
- "I have done with them. I am going to be my own agent."

- "Heavens and earth, Charlotte, do you know what you are in for?"
- "No, I don't suppose I do. But you will let me try it? Bring your business man's judgment to bear. That is why I am consulting you. It is not an impossibility?"
- "No, it is not an impossibility. It has been done before."
- "Has it?" There was a shade of disappointment in Charlotte's voice. She was not a perfect woman, but she was nobly planned; in an instant, her magnanimity reasserted itself. "Oh, I hope it has succeeded."
- "Yes, it has been tried by a woman, and has succeeded, I believe."

Charlotte was human. Her fair project looked duller, less interesting. Such lapses from nobility discouraged her.

- "But how do you get rid of Corliss? They have had charge of the property for years. They have made a good thing out of it, for themselves and for the owner. They won't see why they're turned off. The younger fellow oh, he's well enough in a business way, so long as his interests and yours are the same."
 - "I loathe him," said Charlotte.

Hathaway laughed. "Is it because you loathe him that you are turning him off?"

Charlotte thought. "Yes, partly. Not alto-

gether; I want to be rid of his management of this property, and to try my own."

"He'll be a good deal cut up if he loses this business. You will make him your enemy."

"I don't very well know what an enemy is," Charlotte meditated. "Enemies used to puzzle me in the Bible when I was a child."

"Never had one? Of course not! I should n't be surprised, though, if Corliss turned out a good old Scripture enemy. He is an unprincipled fellow."

"What could he do to injure me?" cried Charlotte gayly.

"Well, go ahead. You've got your lawyers to fall back on for advice, and I am always on hand, if you want me."

Before the day was over, Charlotte wrote a letter to Corliss. As she sat down at her desk, she was seized with kindness for the people who had so long been associated with her cousin, and she wrote a letter of the utmost gentleness and consideration.

The letter was not read in that spirit by Mr. Edward Corliss. He did not hesitate to call the writer the worst variety of fool in his vocabulary. The result of the letter was a prolonged and fruitful reverie, for Corliss had a constructive mind. He tapped his desk with a lead pencil and stared at the inkstand. The sore sense of

injured merit as a business man was lost in the stunning blow to his vanity. Alas for Malvolio!

Corliss's thoughts were the elaboration of these heads:—

- a. Women are fools.
- b. This woman is not only making a fool of herself, she is making ducks and drakes of a fine property.
- c. She has no business to be holding this property anyhow.
- d. Find that will turn her out that would even things up!

Corliss mentioned the matter that evening to a friend of his, a detective. The detective's last words were, "The most improbable thing in the world."

"But the most improbable thing in the world happens at least once a day."

CHAPTER XI.

WHIST.

Mrs. Bisbee, in old cashmere shawl and faded rigolette, clung to the arm of Mr. Pilkington, muffled to his ears in winter wrap-They walked under the gaslights to Charlotte's door, with slow and dignified step, for, as Mrs. Bisbee justly remarked, they had the evening before them. Mr. Pilkington was a trifle wheezy, and Mrs. Bisbee a little stiff in the knees, facts treated euphuistically by each in the presence of the other. The lady's remarks to her companion resounded across the still park in the night air. Her partiality was in nothing more marked than in her loyal insistence that Mr. Pilkington was not deaf, only inattentive. "He gets absorbed in his thoughts, that 's all."

The guests were evidently awaited by Charlotte and her aunt, for a shining mahogany cardtable was set out in the library, counters and cards were ready, and four chairs were in place. Charlotte heard the door-bell ring, and went

to the head of the stairs. Her aunt laid down her novel. Aunt Cornelia had principles of all sizes. Among her smaller principles was one which forbade her to read fiction by daylight. The old lady dearly loved her novel, and quickly found her place as soon as evening shut in. Charlotte was equally amused at that delightful superstition of her aunt's which obliged her to stand up to sew, if by chance she was forced to take a stitch on Sunday.

"Ah, sweet Mistress Coverdale, the actors are at hand," Mrs. Bisbee panted as she reached the top of the stairs.

Charlotte kissed her.

"Life would be dull indeed without whist. I never take a hand that I don't think of Talleyrand and the young man that didn't play: 'What an unhappy old age you're laying up for yourself, young man!' Do I quote that every time I come? Tell me, pray do. But it is a fact, life has an interest so long as you have a fresh hand to pick up."

Mr. Pilkington looked very patient as he took his seat at the table. He had been a serious and lifelong whist-player, on whose part it was no small condescension to play a rubber with ladies. It was pathetic evidence of the few resources left him that in these days he was often persuaded to take a hand on such terms. His life, however, fell easily into little grooves of habit, and having played whist once a week in Charlotte's library, through the autumn, it became inevitable that he should play whist once a week through the winter. Again, while the characters of the ladies as whist-players were far from irreproachable, the lonely old gentleman found them otherwise charming company.

Miss Cornelia Coverdale also regarded whist as one of the serious pursuits of life. It maintained in her mind a dignity and distinction quite apart from other games. Whist and "cards" were to her as widely different as the people who played them. She had heard of euchre, and there were other vulgar games whose names she did not care to know. Great men had played whist, - statesmen and philosophers, - and its mysteries commanded her reverence and devotion. She respected Mr. Pilkington's attitude, and deplored Mrs. Bisbee's. She regretted that levity and talkativeness were even taking possession of Charlotte. She had brought up her niece to play a good game. "I know of no place where mind tells as it does in a game of whist," Miss Cornelia would say impressively, as direct a compliment as she ever thought for the good of her niece. That luck or chance should ever enter into the result of the game was an idea as abhorrent to Miss Cornelia as it was delightful to the irresponsible Mrs. Bisbee. They argued the question of the essential enjoyment of the game. "Ah, Miss Cornelia, you play the New England game. We New England people," said Mrs. Bisbee, hospitably including herself, "take our pleasures, if it's a possible thing, even more conscientiously than we do our duties." She herself had no notion of approaching a game of whist as if it were a solemn sacrifice. Less serious players might have found her trying. Mrs. Bisbee had always much to say, and she had now an unusual opportunity to say it; for here were three people at close quarters who could not rise from their chairs, and who were bound by their principles not to talk themselves. She was, moreover, demoralizing Charlotte. When that young lady inquired what was trumps, aunt Cornelia came as near being angry with her niece as she had ever been known to be. Charlotte was occasionally absent, as winter engagements thickened, and the game was then carried on with a dummy superintended by Mrs. Bisbee, whose imagination rollicked about the empty chair. She declared that she liked to manage a dummy; she had been managing dummies all her life. If this were a reference to the departed Mr. Bisbee, Miss Cornelia marveled at its bad taste. She delicately hoped that excellent Mr. Pilkington would not see in the remark any allusion to himself. Not he! He admired Mrs. Bisbee the woman as heartily as he lamented Mrs. Bisbee the whist-player.

"Very well, very well," said Mrs. Bisbee, rubbing her hands, "we have work before us." She took it for her privilege to call the others to order and to push on the business of the evening. "Mr. Pilkington, will you cut for deal? So, Charlotte, we have been at last to hear Lizzie Devine read from the 'Inferno.' Devīne it used to be in the country; Deveen since she has come to the city. She used to be Lizzie Devine before she unfurled her middle name, Elizabeth Otis Devine. And pray what did she have to say for herself?"

"Mrs. Bisbee, will you be good enough to notice that the trump is clubs?"

"Yes, to be sure. Well, Charlotte? You know I knew her up in the country."

"Yes," said Charlotte, traveling over her cards absently.

Her aunt looked at her as if she were a naughty child, at which Charlotte laughed, and said nothing until the first hand was played.

"Yes, I went this morning. You see I had some tickets," Charlotte added apologetically.

- "We were rows of ladies in camp-chairs, and we sat some minutes before Miss Devine appeared. I heard some one saying beneath her breath, 'She always comes in a little late.'"
- "You don't tell me!" Mrs. Bisbee ejaculated.
 "Little Liz Devine!"
- "And somebody else was saying in a low tone, 'She always eats a raw egg just before she appears.'"
 - "My stars!" said Mrs. Bisbee.
 - "At last she entered the room."
 - "Hear! Hear!"
- "She entered through dark red portières, which she held back for a moment with one hand, while she stood still at the threshold. Then she advanced"—
- "She did n't merely walk, I 'll be bound, Elizabeth Otis Devine!"
- "She moved her glass of water from the left to the right, and her footstool from the right to the left. She had all the doors and windows readjusted, and when she had settled the draughts to her mind, seated herself in a beautiful old armchair and threw herself into the attitude of Mrs. Siddons as the Tragic Muse."
 - "Stage-struck! She always was!"
- "Miss Devine drooped one hand over the arm of her chair, the hand that held the rose. On the opposite arm of the chair she rested an

elbow, and sat looking her audience in the eye. She glanced coolly from side to side, and up and down the room."

- "To show you she was a match for you. Yes, yes. And dressed, I suppose"—
- "In dark velvet. A long train, a high ruff,
 —that is all I remember."
- "And Dante you listened to? To what base uses we may return, Horatio! The noble dust of Dante— But pray describe her to me."
- "You shall have my tickets for the rest of the course, Mrs. Bisbee."
- "She can't spare you. She is shrewd enough to know what you are worth to her. Well, there is every type of adventuress in this great city: she is one specimen. She won't hold out long. Did one of those ladies go to hear her because she wanted to? Not at all. It was because Mrs. X had asked her to take tickets, and she herself had just sold Mrs. X tickets for her pet fair; or it was because the reading was in Mrs. Y's house, with whom many of them have important social relations. Or sometimes it is a reading for a charity. They looked bored? I respect them for it!"
- "Mrs. Bisbee, will you deal?" said Mr. Pilkington.
- "With pleasure! You see she was a country girl with aspirations, a little flighty always.

She used to speak pieces at church sociables, till she got the poison of an audience into her. Then she came out as a Browning reader, and a Delsarte exponent, — I believe they call it, — and I don't know what all. She has the morbid taste for Browning, fully developed. I am glad he has occasionally a healthy, rational reader."

While the hand was played out, Mrs. Bisbee was silent, but played badly. She was taking time to meditate, and her next remark might have been predicted by any one who knew her character.

"Well," she said, "perhaps I have said enough about her. She is very good to her family, and they are poor enough, her old father and mother."

"We ought to know such things," said Charlotte, "if they do spoil the story. I fancy the girl has a hard life of it. If she asked my advice, I should tell her to go back to the country, and teach her little school, and live with her parents. Her career, as she calls it, will be the death of her. Her nerves are fast going to pieces. And yet, like everybody else, she must come to New York to seek her fortune. How did I find mine so easily? And they call American life so deadly monotonous. Why, our changes of fortune are enough to keep up

the excitement. Here am I. You all know, dear friends. I was poor yesterday, rich to-day; who knows but I may be poor to-morrow?"

"You don't speculate, my dear Miss Coverdale?" said Mr. Pilkington facetiously.

"Yes, I believe I do, - in Keyser Street."

"We must not set too great a value upon money, dear," said Miss Cornelia gently.

"Aunt Cornelia, I do love money." Charlotte spoke not with fervor, but with quiet conviction. "It is blood in my veins; it gives me power and vitality. I have my freedom at last, and can be myself. Yes, and what I 'dare to dream of dare to do."

"She's got the right idea, madam," said Mr. Pilkington, nodding to Miss Cornelia.

"I am glad she means to keep the upper hand of her fortune," Mrs. Bisbee remarked. "I am another person who dares to spend her money as she pleases. I fancy I know how to use New York. A great city is a good servant, — a very poor master."

"Mrs. Bisbee, I must remind you that it is your turn to deal."

Mrs. Bisbee dealt briskly with her fat little hands, while her long, old-fashioned watch-chain clanked rhythmically against the table.

"Mrs. Bisbee, you and I must stop gossiping."

"Quite right, my dear. Silence!"

Silence there was for the length of five minutes. Mr. Pilkington bent to his work with a concentration and force that the old gentleman put into nothing else of late. He measured his resources with judgment; he gauged the strength of the enemy with keen observation and inference; he arrayed himself against the other side in merciless opposition. He fought every inch of ground with the pure spirit of warfare. This primitive enjoyment of a good fight Charlotte watched with interest, and the more interest that it was no part of her own nature. There were elemental energies in the old whist-player that were completely done away with in her woman's character. She remembered Mrs. Bisbee's discourse upon the "boy eternal." "I have vet to see the man so old that it is n't there," remarked that philosopher. "He wants to see the fire, he wants to hear the shouting, he wants to see how the thing works, and in some shape or other, he loves a schoolboy fight to the very end."

Opposite Mr. Pilkington sat his feminine counterpart. Miss Cornelia played with scrupulous neatness, with faithful memory and nice calculation, with the desire to acquit herself honorably and to retire from the game with no blunders to mar her self-respect. In short, the

pleasure of an evening of whist was to Miss Cornelia altogether the pleasure of a good conscience. She did not snuff the battle as her partner did, nor did she comprehend how a mild old gentleman could develop so fierce a spirit, or how a gallant old gentleman could cease to regard his companions as anything beyond first, second, and third hand.

A new deal released the talkers, and Mrs. Bisbee lost no time.

"I suppose you have seen the 'Citizen' today. No? Not the editorial on the Penalties of American Good-nature? Ah, but I quarrel with him. It is the thing I am proudest of. We have more adaptability than any other nation. You can set us down anywhere! And what is adaptability but good-nature, with just an added touch? I am keeping my eye on the young man who is writing these editorials. Oh, he is young, that I am sure of."

"Not strikingly young," said Charlotte. "He is a friend of the Hathaways."

"Eh, you know him? And he does n't find America at all to his mind? Ah, ah, 'disable all the benefits of your own country, be out of love with your nativity, and almost chide God for making you that countenance you are, or I will scarce think you have swam in a gondola.'"

"Mrs. Bisbee, Mrs. Bisbee," cried Charlotte,

"you do not appreciate the quality of Mr. Waring's patriotism."

Mrs. Bisbee, launched in Shakespearean quotation, was not to be held back. "It is true enough, he has a melancholy of his own, compounded of many simples, extracted from many objects, and indeed the sundry contemplation of his travels. You see I follow his articles. Tell me, do you find him wrapped in a most humorous sadness?"

"He is far from being your melancholy Jaques, Mrs. Bisbee."

"You defend him?"

"He is the best patriot I know."

Mrs. Bisbee's eyes twinkled and sharpened, and then seemed to Charlotte to bore like gimlets. "Beatrice and I can see a church by daylight," remarked Mrs. Bisbee.

"Spare me," said Charlotte. "I have met Mr. Waring once. I merely follow his articles, as you do."

"His name is Waring?" Ungrateful Mrs. Bisbee! Waring remembered her, and in ten minutes had acquired a relish for her company.

"Is n't it about time for a little refreshment, Charlotte, before we play the rubber?" With these precise words, at this precise moment in the game, the tension of the evening was every week relaxed. Miss Cornelia's rigorous partner became again the mild-mannered old gentleman, waiting to obey the slightest hest of the three superior ladies. Miss Cornelia herself leaned against the back of her chair, for the first time since the game had begun. She was now full of gentle hospitality, for aunt Cornelia never took such pleasure in her friends as when she was delicately feeding them. The little feast was pretty to the eye, as it was set out upon the dark mahogany table. The richhued raspberry shrub from aunt Cornelia's own vintage was poured from a many-faceted decanter that snatched the light and danced with it. A frail Venetian plate of wonderful prismatic colors, frosted with gold, bore dainty, fantastic cakes.

Surrounded by the older people, Charlotte's youth was brought into relief, and she looked and felt her youngest as she sat on a low stool by Mrs. Bisbee's side, and nestled to her confidentially as her voice lowered. Miss Cornelia and Mr. Pilkington were absorbed in the discussion of "that last hand."

- "And how goes the rôle of landlady?" said Mrs. Bisbee affectionately. "You don't look it precisely."
 - "See me in my office, Mrs. Bisbee."
 - "You know I am not convinced."
 - "I can't convince you here —by talking."

- "Very well, I will come. To-morrow?"
- "I shall be there. It is the first of the month and the rents are paid to me."
 - "How long have you been at it?"
 - "Three months."
 - "And you fancy it pays?"
- "You can come and see. You are not a reporter. We have had hard work to keep off reporters. We are not ready for them yet."
- "Let your light shine, my dear. For mercy's sake, don't keep good works out of the newspapers. The devil gets a deal more than his share of space."
- "I will not be held up as a philanthropist,—only as a business woman. I am a bold speculator, Mrs. Bisbee, that is all."
- "I hope it is n't altogether treasure laid up in heaven."
- "It pays me five per cent. on earth. As for the happiness it gives me, I need not wait for heaven, either."
- "There's no need of anybody's waiting for heaven, dear child." Mrs. Bisbee looked into Charlotte's pure, steady eyes, and thought, had she been the girl's lover, she should have known what to say to her.

As the good-nights were spoken, Mrs. Bisbee said to Charlotte, "Come over and see me, and we will finish these things they would n't let us

talk about to-night. I have hardly spoken a word. I stand in such awe of Mr. Pilkington. Who beat the rubber? I have forgotten already. Good-night, good-night!"

CHAPTER XII.

IN WHICH NOTHING HAPPENS.

Mrs. HATHAWAY was not without ideals of wifely devotion. She was critical of her husband's dress; especially, when they set out together in the trying light of the street, she would inform him that he was badly brushed, and would beg to know if he had not a better pair of gloves. She had an anxious care of his health, and would follow him up at table: "You know you ought n't to eat this," and, "John, why will you eat that?" When he was late to dinner, she was scrupulous in sitting with him till he had finished his meal. Nor did she neglect to talk to him while he wearily went on with his meat and pudding. At these belated meal-times, with the children and servants dismissed, she found the chance to introduce and carry through some of her most important projects. To-night, however, she started another theme.

"I lose all patience with Charlotte," she cried suddenly.

It was noticeable that Mrs. Hathaway had no power to criticise Charlotte save when absent

from her cousin. The womanly sympathy which was strong in Charlotte, and which made other women trust her and find comfort in her, held even Sue Hathaway in its power so long as the two cousins were together. They were no sooner separated than Mrs. Hathaway began to see faults. "I don't know what to make of her," she added. She was obliged to say a thing twice to her husband when he was tired.

- "What has Charlotte done?" he said at last.
- "She throws away her opportunities. She throws away New York."
- "Why, I rather fancied she was making the most of New York."
 - "She will never marry, at this rate."
- "What should she want to marry for? I would n't if I were in her place. She's better off as she is." The idea was not a pleasant one.
- "She has got in with a lot of Bohemians, who are nothing but a hindrance to her. It all comes of her going to that boarding-house. As if she wanted to know people she picked up in such a place! She has been going to the symphony concerts with that dreadful old frump, with her bonnet over one ear, Mrs. Busbee, or some such name."
- "Oh, Mrs. Bisbee," said Hathaway, brightening.
 - "Such clothes I never saw!"

"They say only Frenchwomen know how to make the most of both their brains and their pins."

Mrs. Hathaway paused. "Why pins? Oh, yes! What a queer expression!"

"Where's her aunt?"

"Oh, aunt Cornelia dreads to go out evenings. You might know she would! Fortunately, Charlotte has an excellent maid, and then, Charlotte cannot be called young much longer. Still, she has her money in her favor. But she has n't the faintest notion how to please." Pretty Mrs. Hathaway spoke with conscious authority. There was nothing for Hathaway to reply to this, and his wife continued, "She goes out a great deal, it is true, but I don't know how to describe it: she does n't seem to do it in a serious spirit."

Hathaway looked up and laughed.

"Nobody can say she doesn't enjoy it. I have seen her at a tiresome tea, and she has looked perfectly radiant. She enjoys the flowers and the music and the dresses a great deal more than I do. I'm bored to death. But then, after all, she is merely amused by it. She goes home and makes a good story out of it for aunt Cornelia and that Mrs.— I forget her name. She doesn't seem to see the meaning of it all."

"I am glad if you do."

"Then she entertains in such an irresponsible

way. She simply invites anybody she feels like inviting. I should like to know what would become of society if people just picked out their friends. It would be a queer world to live in! Charlotte has so little sense of obligation. I tell her, You ought to do this, and you ought to do thus and so; but it seems to make no impression. I think myself that Charlotte is, after all, rather superficial."

Mrs. Hathaway had given her husband no chance to reply, but she was irritated that he said nothing.

"Oh, I know you like to take the opposite side, but you know very well Charlotte is n't your sort of woman. Why did you marry me, pray, if she was? Charlotte and I are slightly different."

"Suppose you give me some of that pudding, Sue."

"Then there's that tenement-house craze of hers. Not that there's any harm in charities. She might be getting in with some of the best people that way, but she refuses everything, because she is so absorbed down there in that outof-the-way place. What I am afraid of, is her putting her ideas into Grace."

She waited for him, and he said wearily, "Why do you object?" The inanity of his speech was quickly visited upon him.

"As if you could n't see!" She sighed. "I found out long ago that I must make my way alone. All the effort, all the struggle, you leave to me. I am the one that has to make a place in the world for this family."

John Hathaway did not groan and did not bury his face in his hands, but his smile meant the same thing. He spoke gently, and clumsily supposed that he had changed the subject. "Sue, I wish you would manage to ask young Austen up here to supper Sunday night, or something of the sort. We have just taken him into the office, you know. He is a stranger in the city. I should be glad to have him know a home to drop into occasionally."

- "How much do you pay him?"
- "Twelve hundred a year."
- "Is there money in the family?"
- "We knew his people years ago. He is of good stock: there has n't been a black sheep in the family for generations. They are a good family, but land-poor."
- "Don't bring him here, John. He will be falling in love with Grace."
 - "Nonsense! Grace has n't such ideas."
- "Has n't she?" It was Mrs. Hathaway's turn to pity dullness.
- "What if he does fall in love with her? He's a capital fellow."

"Twelve hundred a year! He ought not to think of marrying. What a fate to subject a girl to who has been used to everything! No young man ought to dream of marrying on such an income."

- "Do you women know what you are saying?" said her husband sternly.
 - "Oh, pshaw, John!"
- "Well, ask him up here, and I'll see to entertaining him. We won't risk Grace."
- "Grace is full of romantic notions. What does she know about the seriousness of marriage? She thinks it's taking hold of hands and running across a meadow. I believe she would jump at love in a cottage, love in a flat on a top floor, that is."

"Good for Grace!"

This brought the conversation round once more to precisely the point where Hathaway had broken it off.

"I suppose you can't be expected to take the same interest in your children that I do, John; but it is a little hard"—and so on till they rose from the table. Hathaway went into the hall, and took down his overcoat. He felt cross, he said to himself, and wanted to walk it off. His interest in his children,—what had he in life but that? What was the toil of his long day but that? What was his dread of the fu-

ture but that? That dread of the future had for years expressed itself in the heavy life insurance he carried, - carried, indeed, like a pack upon his shoulders. Now that the whirring in his head had become persistent, there had been savage satisfaction in the high premium that had been maintained from one straining year to the next. His interest in his children and his hope for them had been, first of all, that their life should be different from their father's. Details of training had, however, given way before the care of providing for them materially. The daylaborer, so exhausted with his toil that he cannot play with his children, - so John Hathaway saw himself, and knew that he was dull, nerveless, and uninterested. That it appeared so to himself was the irony of circumstances. No man sought fewer distractions outside his home; no man, apparently, was less to his home. He was not a man to be missed much, in any quarter, he thought grimly. The life insurance would be more than an equivalent. The mill-wheel in his brain was at full speed to-night, and his thoughts had their gloomiest cast. Heart of lead and brain of fire, nerves racked as in a torturechamber - such was the crossness of which he complained. All the time he was walking downward and eastward in the direction of Van Hatten Park. There lay comfort and comprehension; behind him blindness and frustration. He did not reason or analyze, much less did he moralize. He had the simple desire that Charlotte should look into his eyes and say, "I know; I see." He walked on without question or condemnation of this yearning. It was the natural climax of the past three months, in which the sight of Charlotte had come to be the one fair outlook of an imprisoned life. She was air and sunlight to his mind. Her large sympathies gave him space to breathe and room to move with natural freedom. He could recover his whole self, lost for many years. They met in simple friendliness, and oftenest under his own roof. Never a sign had passed between them disloyal to the situation, yet a silent confidence had grown upon them steadily. To-night a change had come over John Hathaway, - a mad desire to touch the truth once, though it were to be left unspoken ever after. Sick in mind and body, he desired to say, "I am an unhappy man." He fancied that one confession would satisfy him, and that one look from Charlotte would suffice. - not measuring the temptation that assailed him.

The way was long, but Hathaway walked rapidly. His mind acted oddly. Underneath lay the heavy consciousness of self, but there was sharp observation of the passing scene. It was the hour of bright, gay hurrying to pleasure, and

the lights of the carriages, the glimpses of whitecloaked women, even the couples upon the sidewalk, opera-glasses in hand, made up a world which John Hathaway looked at as if he were observing it through a telescope. It was not this world, that is, his world; for his mood sees nothing real save suffering, and forgets that there is also "truth" in joy and beauty.

He turned into Van Hatten Park, and caught the light in Charlotte Coverdale's windows. He walked more slowly, and before he knew it he had taken the longer way around the Park. was not reason and not conscience that had been roused in him. To deal justly with John Hathaway, it must be said that it was not the folly or the wrong that arrested him, nor was it loyalty to his wife or to his own character. He might have distinguished clearly enough next day what he had sacrificed; but if he had thought of that now, he was in a mood to make the sacrifice and take the consequences. He was not weighing right and wrong, as he drew near the home of Charlotte. But there arose before him her image: he saw her eyes, from which he had learned to draw peace; he heard her voice, in which was the law of kindness; he felt her presence, so warmly human, so tender-womanly, yet rising clear and pure in angelic rectitude. This was not Charlotte as she knew herself in her own heart, in the secret confessional where she told herself her faults. The image before John Hathaway was, however, as true as any outward view of character can be.

Peace and friendship he had found, and blame-lessly. Should he pass the line of freedom and good-will by going to her to-night? There was supreme comfort in her presence, but it was comfort not for him. That it might be for another gave him pain which should have sufficed for warning. But it was the vision of Charlotte, alone, and no reasoning process, that arrested him. That was not the woman to be wronged by such a confession. He turned sharply upon himself and reproached his unmanliness. Stung with his own scorn, he crossed to the opposite pavement and walked rapidly up town. Thus are the decisions of the street-corners the materials of a soul's history.

John Hathaway took his way homeward, shifting and settling his burden as he went. He walked steadily under it when he once more entered his house.

"Is your headache better, John?" his wife asked kindly. "A walk in the open air"—

"Clears the brain. Yes."

The wholesome commonplace was restored, and Hathaway took his usual place by the evening lamp. He read a French novel till bedtime.

Shall we ask after Charlotte, in the mean time? She did know and did see, more fully than John Hathaway dreamed. She perceived, with tenderness and dismay, that he looked to her more and more for something that she longed and feared to give. The temptation to sympathy is the subtlest that can attack a woman. Charlotte felt pity undermining her resolve. She was. moreover, assailed by another approach; she would not have been woman had she not felt the temptation of power. She saw moments, - distinct in her memory, - moments which had been hers for good or for evil. John Hathaway had passed them in unconsciousness, but the woman's divination had sounded the alarm. She fell to brooding over the discovery, and was appalled to find herself in moral confusion. She had made the sort of mistake about herself that girls dismissing their schoolbooks are wont to fall into: she had supposed that her moral education was complete. She found that there were painful lessons still for her to learn. All her blame was for herself, and unsparing blame it was. She examined her own conduct, and reckoned She would hear nothing from her mistakes. herself in her defense. The very pity that welled in her heart seemed, to her stern judgment, the invasion of a home. There would come moments in which the control of her emotions was so

relaxed that the punishment she put upon herself had no effect. Joy in her power beset her with its temptation, and whispered specious words from below. She would start away from herself in terror, and in humiliation too profound to be expressed in spirit alone. With bowed head and hidden face, she bent before her self-accusation; she rose with new knowledge of the struggle of good and evil, with startled insight into the disintegration of character that comes from love unblessed.

Charlotte had a second discovery to make. Harm she had done to others, — that was clear to her; but she found that harm had also been done to herself. Her serenity had been shattered; a baleful self-consciousness had risen in her; restlessness had invaded her daily life. She tried to remember that time when the future lay level and accessible before her. She had left that high table-land, and had descended into a difficult pass.

Just at this time John Hathaway turned away from her, and it happened naturally enough, as it appeared, that she did not see him for many days. She was never to know that her power had indeed been tested. She tried to be glad of Hathaway's absence, yet the fact that she missed him revealed to her the real loneliness of her life. She fell into self-pity, — with Charlotte

Coverdale the most morbid of symptoms. There was nothing to be done; and the passive was always difficult to her, and dangerous to her health of mind. She could do nothing, was her sad reflection: she could do nothing but dedicate herself to friendship for John Hathaway's children, and in that way henceforth be best a friend to him. Ned had long ago constituted himself Charlotte's cavalier. She liked him, partly for himself and partly for his boy's world; while Ned liked cousin Charlotte because she took him seriously, and treated him as an equal and contemporary. The lad was passing out of the intensely real world of boyhood into a new world of thoughts and dreams, and fortunate it was for him that Charlotte Coverdale was at hand. Ned and his father were on excellent terms, boys together or men together, as it happened; but the truth was that they saw but little of each other.

"Ned," said Charlotte, "could n't you help your father at his office now and then?"

The sight of the boy's head over by the window did Hathaway good, and the ride home on the elevated railroad was not the same piece of dogged endurance when the lad sat by his father.

"That's right, Ned," said Charlotte, "don't let your father get too tired."

Ned looked solemn, and accepted the responsibility.

One result of the boy's visits to the office was an intimacy with young Austen, who took a fancy to the little fellow. It was through Ned's entreaties that Austen was finally invited to Sunday night tea.

As for little Patty, she could do nothing better for her father than climb into his lap and put her arms about his neck with the close, soft clasp that filled him with comfort. Patty was a child of few words, but of resolute affectionateness. "She likes to have me. She likes to have me hug her tight," said Patty, when Charlotte was defended from her caresses. Patty, however, was not without discrimination.

Charlotte saw her cousin frequently, and the two women touched often upon the topic of John's health. If Sue's devotion and anxiety in speaking about her husband could have been equaled by her tenderness in his presence, their life might have been happier.

The weeks passed on, bearing on their surface a record very different from that chronicled here. This was a record of multiplying social engagements, in which Charlotte sought diversion from the sad thoughts that haunted her. She found it for the moment, but the gayety of a bright company had no staying quality. She looked to the old stable pleasures of her former life, chief among them books and music. Her experience of books in New York had been striking. She had felt an impetus in her reading that was not quite calm and healthy. Charlotte found her essay or her novel more eagerly suggestive than she could bear, with all life lying about her for She envied her aunt her placid illustration. biographies, with the orderly bookmark. Under the stress of emotion. Charlotte turned to books. Feeling confined her in narrow spaces where there was not breath or air; she sought the open of the intellectual life. It was a sign to her of misfortune that books, in her present mood, appeared to her elusive and incoherent. She craved music. She would be lapped in the melting tenderness of a Chopin nocturne, in a luxury of sweet pain; or a Beethoven sonata would possess and sway her with its profound appeal. Still she found no rest in books or music, - she who had been so healthy and rational in all her pleasures, so certain of her hold on happiness. She reached a point of weakness at which she was ready to accept her unrest as the natural fate, and but part of the general sadness.

Mrs. Bisbee took Charlotte to task with characteristic energy. "My dear, this New York winter is wearing upon you. You are working

too hard among those people of yours down town."

"It is the best happiness I have," said Charlotte with truth.

"You need a new interest; an interest of your own, an entirely selfish one. I wonder where that lover is!"

"Don't say such things, Mrs. Bisbee."

"It's all very well to keep happy by making other people happy. It's more than half sad when a young life has come to that."

"I have a great deal to make me happy," said Charlotte, with a droop of the mouth. "I never in my life had so much to make me happy." And at that a tear came.

When, long after, Charlotte looked back, the winter's experience fell into place, and had its meaning.

CHAPTER XIII.

AN INTERVIEW.

CHARLOTTE COVERDALE'S life was crowded with people, many of whom merely passed and repassed her; others came closer, and gave or received. Charlotte, by nature, entered quickly into other lives; "got mixed up with all sorts of people," as her cousin Sue expressed it. She moved about in the human comedy, in contact with a wide range of characters, and playing many parts herself. In contrast with her former quiet life, she appeared to be always now upon the scene, involved in some one's joy or sorrow. She exulted in the sense of other lives keeping time with her own. Her heart beat high to the thought that her days were bound up with the multitudinous life of the great city. She had a share in many experiences not recorded here, and was known to many people who took no part in that story we are following. The fullness of her life is not to be lost sight of, however, in the solitude in which we often find her.

In the company of people that she moved

among, Richard Waring had remained in the crowd. What she heard of him from the Hathaways only served to confuse her impression of him, whether it was Grace's romantic version, or Mrs. Hathaway's mention of him as a person whom it was a kindness to invite to Sunday night tea. Charlotte and Waring had met several times since the evening at Mrs. Appleby's, but always in the presence of the Hathaway family with more or less effort of adaptability on all sides. At such times various neutralizing influences were also at work to diminish the interest of each in the other. Waring's evident devotion to Grace, and the young girl's flowerlike, involuntary turning to him, put a limit to Charlotte's thought of him. No doubt, as she observed them, there was in her feeling a dash of feminine pique, as there was also a requiem for her own youth, past and gone. Yet no one. if called upon for an opinion, would have more generously approved the relation between Grace and Waring. Under his influence, all the enfolded possibilities of Grace's nature bade fair to open in a beautiful bloom; while for Waring himself, what better thing could there be than the grace and devotion of this lovable girl?

Waring had an æsthetic appreciation of Charlotte's presence. A dozen years earlier he might have indulged in a six weeks' rhapsody,

had he met a woman with that smile upon those lips. But life was not now so simple. The subject of the Petrie estate was repugnant to him; and Miss Coverdale inevitably suggested that freak of fortune. Though without surliness or envy, Waring preferred to go his way, and to leave on one side that troublesome topic and all connected with it. That a good and beautiful woman had come between him and his fortune ought, perhaps, to be a mitigating circumstance; but as a fact it did little to alter the soreness of James Petrie's memory. Charlotte, in her complete assumption of her part, appeared to him to have filled out the story and to have brought it to a close. They were as far removed from each other as it was possible for two people to be, who sat chatting under the sovereignty of one hostess. He looked at her as remotely and impersonally as he might have followed a heroine through his opera-glass.

Moreover, he was observing his friend Hathaway, and he saw something which he did not altogether like, and for which he held Charlotte Coverdale responsible. He said briefly to himself that he did not fancy that sort of woman. He had a distaste for that variety of flirtation; a gentleman did not need to go so far as moral indignation. Yet he was no sooner in Charlotte's presence than he felt his injustice to the

woman who looked out from those pure, faithful eyes. Or should he warn himself that this might be the most subtle coquette of all?

At all events, it was not until he found it in the direct line of his duty that Waring approached nearer to Charlotte Coverdale. The last time they had met, he had said to her, "Miss Coverdale, I am anxious to learn something about your tenement-house reforms. You are the best source of information. Could you give me a half hour? Or do you object to the interviewer?"

A few evenings later, Waring's card was brought to her. "The Citizen," engraved in the corner, gave his visit an impersonal and business character. Charlotte laid down the card listlessly, then took it up again and looked at it.

"Show Mr. Waring into the"—she hesitated—"into the library."

She altered a hairpin and took a delicate handkerchief from a drawer, then went downstairs.

Charlotte wore an indoor dress, which made Waring somehow conscious that he was seeing her in a new character. It seemed to blend her with her home, and to give her an air of repose and ownership. It was manifestly unfit for midday activities, and dedicated her to the graces of home. Her dress was to Waring's eye a rich confusion of red; but if the details were lost upon him, he could still be trusted to take the impression and harmonize it with the wearer.

- "Have you seen the Hathaways to-day?" was the commonplace with which they began.
- "Mrs. Hathaway and I were shopping together this morning," Charlotte replied.
- "Hathaway is looking badly. I fear there is something serious."

Charlotte shook her head sadly.

Waring's next remark was, "I am glad you have taken hold of Grace. They ought not to spoil that girl. Grace has stuff in her."

Charlotte was perplexed; this was a style more energetic than lover-like.

"You are right to put some Latin into her. She will bear a good deal of that sort of thing, without any danger of the blue-stocking. I am conservative enough, but I like to see a girl like Grace Hathaway get the right point of view,—see straight. I should be glad of it for her father's sake."

Charlotte wondered still more.

"I am sorry for Hathaway." Waring paused, with feeling. "He is breaking down, — and not much over forty. He has n't got out of life what he ought to. You and I know them so well, we can say as much as that."

- " Ah, yes!"
- "I knew him twenty years ago. He was full of life then. I never saw a young fellow more eager for his plunge. But circumstances have been too much for him. He has gone under, poor fellow!"

Charlotte could only reply in sympathetic monosyllables.

- "I take great comfort in Ned and Patty," she said at length.
- "They are a first-rate little pair, are n't they?"
- "Their devotion to each other is the prettiest sight I know. It makes me feel all I have missed in not having a brother."

Waring found himself watching the play of expression upon Charlotte's face. He caught the shifting lights and shadows: the open light upon her features would vanish away into her deep eyes, and her face would grow sombre and thoughtful. Then the light would appear again at her eyes, and would glance across her lips and break into a smile. The play of expression in her voice he also followed. In the give and take of conversation, Charlotte did her full share; but the best things she said were eloquent monosyllables, thrown in as she listened.

"You may not know that our paper has taken up this subject," Waring was presently saying;

- "has gone into it with a good deal of energy. We are rather committed to it, in fact."
 - "I have read it all," said Charlotte.
- "Have you, indeed? Well, then, you know the line we are taking."

Waring bent to business, and recapitulated briefly.

- "Those are the ideas I have been trying to carry out," said Charlotte, also in her business tone. The sentiment of Keyser Street was quite in abeyance with both.
- "Will you tell me? Will you answer my questions? The practical application of our principles is just what we have wanted to get at."
- "I have never been interviewed before. Pray deal gently with me," Charlotte smiled back at him.

They went to work in earnest. Waring's questions were searching and productive; Charlotte's replies had the merit of being answers to these questions and not answers to any others. Each recognized the other's mind, and felt the charm and elation of the encounter.

The facts elicited need not be reported here, since they formed the substance of articles published soon after in the "Citizen." At the end of their talk, Waring, having a single eye to the interests of his paper, put up his note-book

and besought Miss Coverdale herself to write the proposed articles. But this she refused to do.

"I am not literary. I cannot say things as they should be said."

"You do them, instead. I see."

Both were right. Charlotte Coverdale wrote a good letter if she loved the person she addressed; the moment the personal element was lacking, she became stilted. She knew this, and dropped her pen. Where the literary instinct is to put into words, as Waring perceived, it was her instinct to put into acts.

- "I may have to run down there," he continued.
- "Do come. I am there on Tuesday and Friday mornings."
- "And now will you answer one more question? Does it pay?"
- "Sometimes I fear that I get more out of it than any one else," said Charlotte, smiling frankly. "For the people," she proceeded carefully, "I think it means this, — that is, if we are talking now about the sentiment of the thing?"
 - "Man does not live by bread alone."
- "It means that we become business friends instead of business enemies. The first thing to establish is that there is mutual interest and

benefit. You have no idea what a care of me my people have. The women give me good advice on every sort of subject." Charlotte laughed to herself as she remembered some motherly advice about matrimony which she had that day received. Waring smiled at her gay little laugh, and felt twenty years older than she.

"You should see the presents I have! Would you like to see some of my presents?"

"By all means." And Charlotte half gleefully, half tenderly produced from a cabinet a pair of vases, various small baskets and boxes of home decoration, and a crocheted hood of a poisonous pink.

Charlotte looked at Waring, without comment; and a tear filled her eye. She quickly smiled it away, but the tear had been a confidence, and it placed them on a different footing; else Charlotte could not have said, "Yes, it pays. Sometimes it seems the surest way to be happy."

"Are you certain that that's altogether a healthy view of it?"

They were both silent for a moment. Sooner or later they were certain to discuss the problem of happiness, but there was a sense on the part of both that they had not yet reached that milestone of intimacy.

- "There is a great amount of sociability among us in Keyser Street," said Charlotte.
 - "How about your visits to them?"
- "Oh, there is always the scouring of a chair, and the offer of some refreshment, generally from a bottle. Their idea of hospitality is something that will pop. But I have even been offered pie."
 - "What did you do? You did n't eat it?"
 - "I never'll tell!"

Waring threw back his head and laughed like a boy.

"I hope you will be interested in the new house I am beginning to build on the next block," said Charlotte, "with the kindergarten room and the free baths and laundries."

Waring showed no lack of interest. "Do you give away much money among these people? May I ask that?"

"No; I take a great deal of their money, on the other hand. I have a bank, among other things. I have spent a large amount of money on the house, and have greatly reduced the income of the property, but I have spent no more than the tenants had a right to, considering the rent they pay."

Waring perceived that Miss Coverdale's social theories were simple, as she herself was aware.

"It is yourself you give, then."

"Yes, if you put it sentimentally. I thought the 'Citizen' never did that."

"There is no help for it occasionally. Sentiment, or something you have to call by that name, is at the heart of the whole matter."

"But I don't know," Charlotte continued, "that I give more of myself to them than one gives in any of the ordinary relations of life. It seems human and natural enough when I am with them. I thought it would be hard to establish communication between us. At first I felt the same sort of interest that I should have had in reading about them. You remember how Tolstoi complains of his society acquaintances when he took them to see the poor of Moscow. They all cried out, to a man, 'C'est très-intéressant!' That was my helpless attitude precisely. But I found out how quickly you can come near to people of the simpler sort. We, in our sphere, are much longer in recognizing each other."

"True indeed," said Waring, thinking of the three months that had passed since he first met Miss Coverdale.

"My business relation to my people helped me very much. It kept me from intrusion upon them, and gave me, for my own self-respect, a raison d'être."

"Do you find, Miss Coverdale, that you can

alter their point of view? Make them discontented with their lot?"

"Not so soon; that will take years. If only I can be given years, I have great hope." She looked at him with such radiance of faith and courage that he could not have doubted her power to work miracles.

Suddenly Charlotte changed the subject. "Do you remember, Mr. Waring, our talk about my cousin James Petrie? I hoped you might like some books of his that were left with me. Will you not look at them? It would be a pleassure to me to feel that you had something that was his." Charlotte spoke simply, determined to put aside the uneasy consciousness that had warned her away from this subject once before. She crossed the room to the bookcases. As he followed her, Waring felt in all its force their singular relation to each other. He never paid to Charlotte a higher tribute than in walking proudly after her. It was one of the moments when both rose superior to the situation. Such moments were brief: sorrow and struggle lay before both the man and the woman before they were securely above and out of reach of circumstances.

"These were cousin James Petrie's books," said Charlotte, "a few that he had by him in his last days at the hospital."

"Ah, his Boswell!" exclaimed Waring. "I remember when he bought that in London. It is a good copy—a fair page and fine margins, and a leather binding to weather the next five centuries." He took down a volume, and mused over it. Charlotte noticed in him, and liked it, that he stopped to think whenever he felt inclined; also, that, having said a thing, he had the art of letting it alone. The simplicity and frankness of his silences attracted her: she was responsive to them and said nothing.

There was a peaceful murmur of the fire, most intimate and indoor of sounds. Without, the dull roar of the city but served to shut in Charlotte's library, and to make it a spot remote and still.

- "He never lost appetite for his Boswell," said Waring, as he returned the book to its place; "and what was more, he never forgave anybody who did. Love me, love my books—that was James Petrie."
 - "I am like him, then," said Charlotte.
 - "I am not sure but I am, too."
- "Then you will let me send you the Boswell, will you not?" Charlotte begged him.

He thanked her, and then they wandered to other shelves, and spoke no more of James Petrie. Looking over books in company draws people together or drives them apart: it never leaves them quite where it found them. War-

ing took down volume after volume, with greeting and recognition as of friends in the flesh. A book-lover's encounter with old acquaintance is a sight pleasant to the eye. With each liking that Charlotte and Waring found in common, there was a little stir of surprise and pleasure, as on the discovery of common friends when far from home. A book has one of its finest uses as a touchstone of sympathy, and serves one of its happiest purposes in uniting and holding those who love it. Waring ventured to speak out as he might have spoken to an assured friend and fellow-reader among men. He had said to himself that he could not do this among women: the risk was too great. He had not the courage to face ignorance, only to be obliged to beat an awkward retreat to another subject.

He had mounted the library steps, and had helped himself to a volume of old poetry.

"See this," he said, standing on the lower step, and putting the book into Charlotte's hand. "Read that." He watched her as she read, and she knew that he watched her. Then they looked at the sonnet together, he reading across her arm. She gave the book back to him with a sigh of delight.

"Divination, is n't it? The truth, absolutely." Waring looked at her.

[&]quot;Yes!"

- "Why don't we have such poetry nowadays? Why have we nothing but magazine head and tail pieces?"
 - "You are hard on us."
 - "Here is another."

The second was a love sonnet. Charlotte read it obediently and simply, but she did not look up into his face at once. He read aloud the last lines, and paused, but she made no comment.

- "The rhythm is good," said Waring, at last.
- "Ah, yes, the rhythm is good," said Charlotte, in a low voice. She looked up in relief and faced him again, the poetry lingering still in her beautiful eyes. She had no power to toss off the impression with gay coquetry.
- "You have a good supply of novels," said Waring. "All the old masters, I see."

Waring had himself written a novel before he was twenty-five, which he now hoped was forgotten and forgiven. Nevertheless, the book had been a not unprofitable failure. For example, it had made him an excellent novel-reader and critic of fiction, as Charlotte soon found.

- "You still enjoy novels?" he said.
- "As I still enjoy life."
- "Would they were always the same!"

Charlotte looked thoughtful. "The good novel often seems to me more real than life itself," she said slowly. "It is so much the record of the inner life, of what the naked eye can never see. It is we that are moving about in an unreal world. It is the real, inner world that the novelist sees. He is the mindreader. The novelist has a great task to reveal us to each other, to interpret us, to educate our sympathies. Oh, don't you think so?"

Her sudden, impulsive appeal touched Waring. It was as if she depended greatly upon his agreeing with her. In fact, when Charlotte argued, it appeared to be mainly that she might win sympathy and companionship in her opinions. She had many times had courage to hold an opinion alone, but she was not happy in it. Waring found himself assenting to what she said, half because he agreed with her, half out of a chivalrous desire to accompany and support her in any opinion whatever. So the human interest and the intellectual interest are forever entangled between man and woman.

Waring carried an admirable time-piece, and he seldom consulted any other. He was oblivious of a clock in the room, and he had, constitutionally, but little sense of time. He never looked at his watch but he found it much earlier or much later than he thought. The talk ran on, away from the book-shelves, out into the world, across the ocean, home again, searching,

exploring, revealing. The mellow chime of the library clock measured off the half hours faithfully, but roused in the visitor no consciousness of the flight of time.

"Was n't Mr. Waring a little late in going away, dear?" said aunt Cornelia, next morning.

"I think he forgot to go," said Charlotte, laughing softly. "It was a pity you were too tired to come down, aunt Cornelia," she added, already uncandid.

"You must have been tired yourself, dear. I call it very inconsiderate in a caller. I have seen people that stayed so. There's Mrs. Bunn, Dr. Bunn's wife."

Charlotte caught her aunt's hand in her own, and pressed it a moment against her cheek. Aunt Cornelia smiled upon her, but thought a caress so early in the morning a little singular.

CHAPTER XIV.

REVERIE.

THE books were sent to Waring, and were acknowledged in the next mail by a note whose grace, brevity, and handwriting arrested Charlotte. This last she studied. It was small, square, and clear as type, — the handwriting of the literary temperament as distinct from the business man's shaded curves, or the large, flowing script of women.

Meanwhile, Waring had set the ten volumes of Boswell upon his shelves. He had at first felt inclined to put them out of sight, but some secondary association, beyond the memory of James Petrie, led him to keep their suggestion before his eyes. He was more disposed to take down the Boswell, that Charlotte Coverdale—so he heard her called by the Hathaways, and so he lingered over the name—that Charlotte Coverdale had confessed to a particular kindness for Doctor Johnson and his scribe. Waring had little self-consciousness, and he allowed himself to dwell freely upon his interview with

Charlotte, pronouncing her name to himself with entire abandon, unsuspicious of symptoms and heedless of consequences. It was well that he brought to bear upon civil affairs keener insight than he gave to the operations of his own mind. He was equally dull as to the workings of Grace Hathaway's young heart. He noticed that the girl was developing in mind and character, but he was quite unaware of the source of inspiration. He was a busy man and a modest man. Nevertheless, had there been no one else by, it is likely that with Grace and Waring things might have tended gently and gradually to a common result. But it happened that some one else was by, and that another influence crossed the simple course of events. Grace Hathaway went dreaming on her way, and walked in a golden haze, while Richard Waring's thoughts dwelt upon the calm theme of her defective education and the means to mend it. The hope lay, so he meditated, in Grace's gift of adaptability: she was evidently capable of adjusting herself to a considerable amount of culture. Singular gift of American women! There was Charlotte Coverdale; there was a triumph of adaptability: a year ago at some convent or other, and now - as he saw her. He let his thoughts have their way, and loiter about her image. Yet, he mused, there was a trace of the cloister, now and

then. He knocked the ashes from his cigar deliberately and thoughtfully. The woman grown to maturity in New York would have lost that quality long ago. What quality? Waring pursued it up and down, but could not capture the idea he wanted. He had once or twice seen that look in the faces of nuns. He had seen it in the faces of one or two rare Madonnas, and had bowed to the genius that put it there.

Certain people, as well as certain events, bid His new knowledge of Charlotte us pause. Coverdale made Waring stop short and take account of himself. As he lighted another cigar and settled himself to think of her, by some reflex action he thought of himself. He was sitting at midnight in his "garret." The murmur of Grub Street - as he also pleased to say was dying out far below his windows. rooms were high away at the top of a plain, hard-working studio building, in an unfashionable down-town quarter. He fraternized with artists, and had at last taken up his abode literally under their roof. Sloping rafters and a skylight fulfilled the conception of a garret; and when disposed for work, Waring plumed himself on possessing the most inaccessible solitude in New York. It was worth one's while to look about the "garret." Mrs. Bisbee had once held forth as follows: "When they do have taste, when they are *not* color-blind, I tell you, my dear, men have the best taste going. None of your feminine prettiness and fussiness, and clutter and toggery. They set us an example. They are severe and simple and dignified."

Waring had a stern sense of beauty. rooms were a trifle bare, square, and uncompromising, vastly comfortable, but sumptuous only in color. Warm, strong reds, blues, and yellows tumbled about together. Heavy curtains hung carelessly, and rugs lay at all angles. There were half a dozen oil paintings, and many photographs with scanty framing. Waring's eyes rested now on a Madonna above his desk, a favorite with him, though a modern and not a famous picture. He had looked at it for years, but no familiarity could exhaust the beauty of that face, with its speaking look of unspeakable experience. Was it the perfect woman incarnate once, and then lost to the world forever? Waring had preserved a saving remnant of the old religion. He glanced at the Madonna to-night, and knew that his faith in divine womanhood was with him still.

These pictures, he mused, and a few cathedrals were about all that was left to him of religion. A mother is the natural teacher of religion, and the child who has missed her instruction has often to learn it under the sterner,

more difficult discipline of life. Waring had in his boyhood, under the Biblical lessons of a young English tutor, put on a system of religious belief which he had worn on the outside for some years. Little by little, almost without his knowledge or consent, it had dropped away from him. He had lost everything but the instinct of worship. He had erected in his heart an altar to the Unknown God. Standing with bared head beneath the star-ypointing arches of a Gothic cathedral, he was moved with a mighty Presence; but he could go no farther. Now, looking to his Madonna, he yearned to believe in immortality. Beyond the subtleties of expression was the spiritual process by which that longing had grown out of the sight of Charlotte Coverdale. No distinct thought of her came to the surface as he continued his introspection and retrospection. Yet there is no such power to throw back upon a man's life an illuminating flash of self-knowledge as the approach of a woman at once good and beautiful. Waring dwelt upon his boyhood. James Petrie had made a companion of the lad. He took him about with him freely, without much comment or instruction. He oftener asked the boy his opinion than gave his own. He took care to give him sound premises, and let him reach his own conclusions. James Petrie was wiser than

many a parent, because he was able to view his boy objectively, and not subjectively. He saw in him strong attractions and repulsions, sensitive echoes and reflections, and a nature in which the balance must be kept nicely adjusted between sentiment and practical affairs. He labored to lay deep underneath this temperament a few inexorable principles; and after that, he attempted no superficial management of the lad's life. Volition he strove to teach him, and no less, inhibitive volition, - for the old gentleman relished a scientific phrase now and then. James Petrie found Yankee humor an invaluable ally in bringing up the boy. A good story or a laugh in the right place was worth a half day's preaching. All this Waring understood now, as he thought it over, half tenderly, half humorously, altogether gratefully. Well he remembered the lessons in American patriotism that James Petrie had taught him, as they walked the streets of the foreign city. The exile had done his best to fire the blood of the American boy. Over there to the West lay the country of his dreams, - the world's hope, the leader into the future. "And our experiment must succeed. The future of the whole world depends upon it. Go over there, my boy, and do your share. Help develop the resources of the country, as they say of their mines and railroads. But do you develop the resources of America in a different way. Leave other men to take care of material progress. Mind and manners need cultivating. The American has the best start in life, the best all-round endowment of nature: he's got brains and principles, and body enough for threescore years and ten. Now let him go ahead! Moreover, if you want a future of your own, my boy, go over there and step into your inheritance. Keep Europe for your playground."

The boy had said little, but he had listened with all his soul. He had dreamed of that fair young country beyond the seas, to which he was bidden to give heart and hand. He thought of her with romantic devotion and with sweet anticipation of serving her. Waring, twenty years after, mused and sighed over the boy that was no more. In his English school-days he had heard many a slur upon America, and the most gratifying victory he had ever won was when he gave an honest Saxon drubbing to the boy who flouted the Yankees. In the same faith he had gone home, and had delivered his Commencement oration four years later. Then came the After considerable beating of the waves, gulping and gasping and floundering, the young man found himself with his head above water: reporter for the "Citizen." He had left college, a young Atlas, the world upon his

shoulders. He felt some centuries older than his country, and did not doubt his mission to bring her up. These views were much modified as the years passed, but an idea had been planted by James Petrie, which took root.

Before he was twenty-five, as has been said, the young man had written a novel, which was a failure, — crushed, in fact, under a particularly clever title. The book, however, had been a success, if we go no farther than Waring himself, and do not trouble ourselves with the public. It had trained in him the habit of observation, and had thus vastly increased his power of self-entertainment. No one could better afford to be a lonely man; so he had until the other day been accustomed to tell himself. His youthful novel, moreover, had led him to look to the springs of conduct, and had developed his judgment and his sympathy. It strengthened his grasp of human problems, and helped to fit him for grappling with them in journalism. He maintained, in later years, that fiction and journalism - all cheap jokes to the contrary - should be helpmeets of each other, at least in the early part of a man's career. When Waring got so that he could laugh about it, he felt that he had laid the ghost of his dead novel. It was long, however, before he could digest the laughter of other people. In the first glow of authorship, he had presented a copy of his work to a young lady whose favor he had much at heart. She thanked him, but never spoke to him of the book afterwards, and was discovered to have had a treacherous laugh about it with a college chum of Waring's. The young author was certain that he had made a fool of himself in her sight, and the pang killed love dead. We hear no more of Miss Alice Leach. A period of sulkiness followed, next a period of cynicism, then gradual recovery of common-sense.

Richard Waring was, in fact, a trifle too fond of regarding himself as a disappointed man. He had had literary ambitions, and he had stuck fast in journalism; there was a hitch in his career. Certain sources of inspiration had failed him. As for women, one conception was too remotely enshrined to rain heavenly influence upon his daily task; while the real woman was too near and too obviously imperfect. Possibly he was of the race of men who have "loved Antigone in another life." Another source of inspiration had failed him. His patriotism had been a pure fire that had warmed and lighted not only heart but mind; but the fire kindled at a high altar had flickered and died down as he took up his pen to deal with the reality. Weak optimism, that blinks the facts, he would none of, he said to himself: he would see things

as they are. It was not to be expected of him that he should have as yet the love or the wisdom to see things as they are. By the time we know him, all that was left of Waring's glowing patriotism was a sense of responsibility. It was his most serious charge against his community that this sense was so often absent. Are we light, as a race, he pondered, spite of our leaven of Puritan England? He had never been able to rouse John Hathaway to serious citizenship. Many a fault-finding editorial he had aimed at Hathaway and his like; a neat, forcible piece of writing, which his friend praised the next day for its literary excellence.

In his daily work, Waring did his duty as a matter of personal dignity. Of course he did it, would have been all he had to say. He was no prig; yet, if nothing better had offered, he was a man capable of making a religion out of self-respect. He gave his work little credit, and he got little inspiration from it. Before the public every day, Waring, nevertheless, felt himself growing old in the cheerless obscurity of the journalist, who emerges before his reader only in his obituary.

By sheer force he maintained a life of his own, and up to this time had resisted the insidious encroachments of his profession. His doctrine of personal liberty had often been discussed by Waring with Hathaway, in a chaffing, idiomatic language of their own, a delightful substitute for the terms of the pedants. In truth, the slang of refined men is the most delicious thing English can afford. Waring, it must be admitted, believed in far more leisure than he attained, and kept up a quarrel with New York life because it thwarted his principles. Recreation by daylight should be possible in a community without incurring the charge of sloth or effeminacy. He had somewhat wrathfully to call himself one of the busiest men in the city, yet he occasionally escaped from his indoor, steam-heated associates, and wandered by the Bronx River or along the Palisades. Without talking much about it, he loved nature. In the world he frequented, there was much friction of wits and much good fellowship, yet he often left men and women, to find in books more adequate companionship. This was always with a regret. Books were the best thing in life to him; he had a conviction that they should be the second-best. This and his other limitations he charged to the literary temperament, whose temptations he observed with interest. No moral or intellectual sense of these dangers had power to change him: it was only a shock of emotion that could make a different man of him.

And still there ran on the undercurrent of his thoughts: Charlotte Coverdale, — Charlotte Coverdale loved books, but they appeared with her a means to an end; the human interest was supreme with her. She must be called an intellectual woman, he supposed; but she was more, including that by right. That also was a means to an end. Waring meditated, as solitude helped him to meditate, — solitude or Charlotte Coverdale, had he but observed it.

Thus began for these two the double life of lovers. In each, the inner and real life went on with its own events, while remote, on the outer rim of a wide circle, revolved the other life, visible to the bystanders.

CHAPTER XV.

ON FURTHER ACQUAINTANCE.

"Should one of us remember, And one of us forget,"

sang Grace, with a soft-flowing accompaniment of piano-notes. She sang it low and tender; she sang it loud and impassioned.

"Oh, Grace," cried Patty, "please don't! Play a dancing-tune now. You know I've got to teach cousin Charlotte this step. She just began it the other day."

"Should — one of us remember,
And — one — of us forget,"

hummed Grace, turning over her music. She began to play a heart-breaking waltz, and poured her whole soul into its tender melancholy. "This Patty?"

"No, the other music," said Patty. "Come, cousin Sharlie, you know you said you'd dance with me." Patty clung about Charlotte, and coaxed and cooed. Grace played the dance absently, murmuring still, "Should one of us remember," till she was put out by the lively

music under her fingers, and the song died away. Patty, with little airs of knowledge and superiority, was now instructing her favorite pupil in the intricacies of a new step.

"One, two, three, four, five, six," Patty counted severely. "That's it, that's it, cousin Charlotte. Two slides, then a hop, then three little springs that just go with the music. It's very hard: it took me ever so long to learn it. And there's one boy at our dancing-school, he never could learn it. He just goes round and round and steps on your toes. You do it beautifully, cousin Charlotte, and you've had only two lessons."

Charlotte laughed and dropped a courtesy.

"Now we'll go round the room," said Patty triumphantly. "Just take hold of hands, and go round. Such fun!" Patty bubbled over with laughter, as they sailed off together down the length of Charlotte's drawing-room. The two made a rare couple: Patty with her short skirts and trim little legs, revolving about Charlotte's tall figure and clinging train. The dance and the music mounted to their faces and lit them with gayety. They were all a-dance from head to foot, from foot to head. Up and down they went, in and out, around and behind tables and chairs, tripped over rugs, recovered themselves without losing the step; danced up to a

mirror, laughed into it, and then retreated down the room; separated, danced off alone, then pursuing each other, caught hands again, and came breathless to the piano, to whirl about Grace, their delighted spectator.

"Play faster, Grace, play faster," cried Patty.

Off and away again, curls and hair-pins flying, ribbons streaming, till they ended in a grand romp, and fell in a heap on the sofa.

"Oh, cousin Charlotte," panted the little girl, "you are the very nicest person to dance with I ever danced with. You are a great deal better than a boy."

Charlotte was clutching her hair and securing it when a voice was heard beyond the portière.

"I beg pardon, Miss Coverdale; I was told to come directly up."

"Mr. Waring!" said Charlotte helplessly, while Grace and Patty stood in the background scandalized and delighted with this adventure. It was the result of an appointment to visit Keyser Street together, an agreement which had cost the exchange of several notes, and had, after all, resulted in misunderstanding. The servant had been instructed that Mr. Waring would arrive an hour later and that he was to be shown to the drawing-room. Arrived at the top of the stairs, he was met by the music of a

lively dance, and was considerably astonished to see the dance itself in progress. He should, of course, have retired; it is not easy to apologize for him. For one moment, when he met Charlotte's flushed, reproachful face, he felt remorse, but he soon hardened into unrepentant satisfaction in the pretty scene. In a moment they had both decided to be frank, and laugh all they liked. It was proof that they were no longer girl and boy.

"I was not aware of this character," said Waring gravely.

"Nor was I. I am finding it out," and Charlotte blushed again.

By some funny little mental process, Patty had concluded that Charlotte was in a position that needed defending. She came forward, and clung to her, and looked out resolutely at the intruder from under Charlotte's arm. The child nestled closer, and said to Waring, and to nobody else, "Cousin Charlotte is so—so dear!" Then, at the unexpected little adjective, she retreated hastily behind her cousin, embarrassed by her own boldness. Charlotte felt a merciless blush steal upon her again. She tossed back her head to drive it off, and said, "You will find me there by twelve. I cannot go now. I have promised to be here the next hour. You will forgive me? You will come?"

Waring presented himself in Keyser Street later in the morning. He found Charlotte seated at her desk, turning over accounts. She was obliged to ask him to wait for a few moments.

"Don't speak to me; I am adding," he heard her saying to a tenant, and smiled to himself that a young lady who had once been able to calculate an eclipse should now require an unruffled mind to add a column of dollars and cents. He watched her business methods with interest. He had seen women everdo the business-like, he said: affect the curt, hard, and smart. Miss Coverdale wasted no words, but she laid aside nothing of the woman or the lady. Her intonation had the sympathy and charm that had won Mrs. Appleby's guests, and society in Keyser Street responded to it precisely as it did in Belgravia. He noticed not only the kindness of her words and deeds, but the little kindnesses of inflection that were scattered through her speech.

Charlotte concluded a bargain with a young girl who was to come to her as a housemaid, a worn, wild-eyed girl, rescued from the sewing-machine. A clothes-line dispute had reached such dimensions that it was referred to her by the housekeeper, and was settled with wit and diplomacy. Rent was paid to Charlotte, and money

was deposited with her to earn interest. Money in one case was borrowed from her. She turned to Waring as the last woman left the room. "Do you see that I am also a pawnbroker? I never lend without security. Do you see this piece of Russian jewelry? These people ran into debt for the baby's funeral. Can't you say something or do something to help me there? The funeral in high life is bad enough, but the funeral at this level is sinful. Have you heard of funerals on the installment plan?"

Waring noticed that she insisted upon her foreign tenants' using the English language, and encouraged them to increase and improve their store of words. Many came in to speak to Charlotte; many paused at the door, and looked in, bowing and smiling. Her coming was the event of the day, and hardly one in the great house but contrived to have a word or a look from their sovereign lady.

"Will you come over the house now?" said Charlotte, closing her desk.

Their tour of inspection revealed many changes since the day when Charlotte had made her first visit; but, as she led the way and commented upon the house, she threw the great work of reform into the future. Waring marveled at her knowledge of her people: of their family history, their present life, its cares and pleasures

and prospects. He listened with the greed of the literary man for material. To the novelist in him it was a new world to conquer.

They made their way to the roof, and looked up to the blue sky, and down upon the seething life below. Charlotte, tired with the stairs, sat down on the division line of the roofs, while her companion walked to the edge, and looked over both sides, then came back and stood in front of her. They had met hitherto in conventional places. Mrs. Appleby to the contrary notwithstanding, Waring and Charlotte had not seen each other under the most favorable conditions. when they had met in her well-organized drawing-room. The roof of a house in Keyser Street answered far better. All their social impedimenta were dropped. There was to each a fascination in seeing the other with this blank absence of background. Fifteen minutes in an unfamiliar situation carried them farther than months of drawing-room acquaintance.

Charlotte held away at first from the personal relation.

- "You know we are looking down upon the most thickly settled spot on the globe."
 - "Yes;" and they both reflected.
- "A little while ago I was in great confusion of mind," said Charlotte, drawn irresistibly. "I wish I could have talked with you then," she

said with sudden confidence. The look of lovely appeal endeared her to him.

- "People in New York the others seemed so unjustly rich."
 - "Beastly rich."
- "You are too hard upon them. A man's a man for a' that. But I have not solved the problem of wealth for any one but myself. I think I have found out the thing I ought to do." She looked up with eyes that he remembered next day.
- "I have wondered perhaps you could tell me," said Charlotte, speaking slowly, after a silence. "I have wondered if my cousin your friend would have been glad to have me use his money in this way."

Waring felt a curious emotional contraction, but he answered promptly.

- "He would have rejoiced in it. He would have called it serving your country. He was a good American."
 - "Though he lived abroad forty years?"
- "Because he lived abroad forty years. He idealized America. His America was Utopia. It was his grand passion. He somehow personified his country, and got affection enough out of her to make up for absence of family ties."

Charlotte sighed. "I should like to be doing something now that would please him. If you

ever heard him speak of anything he would care to have done, you will tell me?"

As she spoke, they looked at each other. was as if they perceived a double relation between them, - as if they were figures walking about in a story outside the spot where they were quietly face to face now. Waring felt a desire to draw away from that story relation they bore to each other, and from all external circum-They grew oblivious of lower New York, forgot the tenement-house question, and abandoned themselves to the selfishness à deux which marks an early stage of happy love, and sometimes lasts, for good and for evil, through its entire course. At length they absently made their way down the stairs, noticing nothing this time as they passed out into the street and turned homeward.

Days came and went, but they bore a new mark. There was a Wednesday that was like no other Wednesday; a tenth of March like no other tenth of March since the calendar was framed. Waring liked Charlotte Coverdale's society, and he dropped into it whenever the opportunity offered. When an opportunity did not offer, he made one in a straightforward, ingenuous fashion. Charlotte might have called him irresponsible and self-seeking, but it is not at all likely that she did so. She thought him

occasionally boyish for his years, and never liked him better than at such times. He had kept what most men lose. Rare are the people who, having full minds, speak out from them with the spontaneity and with the lovable egotism of childhood. The prattle of the intellectual man is one of the fine pleasures of human intercourse. The prattle of the intellectual woman has not yet been heard, and perhaps, for reasons that lie deep, will never be possible.

Richard Waring, in business relations, was a reserved man; in social relations, there were a half dozen people to whom he spoke out his thoughts with freedom and unconsciousness. Having once discovered that he could do this with Charlotte Coverdale, he liked her simply and frankly. There was no looking up or looking down in their relation to each other. Waring went straight out from the level of his mind and met Charlotte on the level of hers. It was the outlook and the method of the two that differed in the many subjects beaten out between them.

So far as he knew his own mind, Waring admired Charlotte Coverdale more than he had ever admired woman before. To teach him more of his own mind, some shock of events was a necessity. And what of Charlotte? Her finger was upon her own pulse. She was on the

defensive. Waring's absence of self-consciousness still showed itself in the frank pauses of his talk. He frequently stopped to reflect as he talked with Charlotte, and by some woman's mind-reading she knew that he was thinking about her. She struggled to resist the fascination of these moments of silence; she would talk, to break their spell; but Waring's listening only bound her faster. Her softest syllable, her lightest movement, he followed. She would move across the room, and set about doing something, striving to beat against the charm of his attention.

Now and then Charlotte would make a desperate appeal to her loyalty to young Grace Hathaway. Grace's love-story began to take on a new and alarming interest. At times she fancied Waring as thoughtless and irresponsible in matters of the heart as he was serious in affairs of the intellect. But she made the significant discovery that to think harshly of him cost her more pain than the other heartache. She gave up reasoning and resistance, and, as she told herself, lived only from day to day.

It chanced one day that Charlotte had spent a long hour with an admirable woman, with whom she was agreed upon all the great essentials of life; a woman with every sort of intelligence save the intelligence of the heart, with every grace of

intellect save the crowning grace of imagination. There had been a clash of temperaments, that was all: and Charlotte returned home as if under leaden skies. Her thoughts were chill and lowering. She reflected that it was vastly harder to be tolerant of differences of temperament than of differences of intellect. After all, here was the great inequality of fortune. Life was rich or poor, difficult or easy, a failure or a success, according to temperament. Then she fought the idea, and agreed with Mrs. Bisbee. "We hear too much nowadays about temperament," that lady had said, "and not enough about character. Thinking too much about one's temperament is like thinking too much about one's digestion," said Mrs. Bisbee vigorously. Yet the chasm of difference between people! How hopeless to ignore it and to force sympathy! So Charlotte was thinking, with dull pain and disappointment, as she entered her home.

"Mr. Waring is waiting to see you, ma'am," said the servant at the door.

Charlotte walked into the drawing-room, without laying aside her wraps. Waring turned away from the window where he had been standing and looking out upon the gray trees of the park.

"'Bare ruined choirs where late the sweet birds sang,'" said Waring, and with this greeting Charlotte's depression was gone. "I was long in finding out the winter beauty of it all," she said with warmth and cheer in her voice again. "I thought trees were for summer."

"But the color depresses me. It is like the drear Novemberish little etchings that young lady artists are given to."

"No," said Charlotte joyously. "It is the gray of a Corot. I often think of it early in the morning. And by moonlight — have you seen the bare ruined choirs by moonlight or by electric light?" her happy voice continued.

"I know — electric light is giving us new beauties of nature."

"The leaves will be here soon. Watch the shadows at night, and wait for a breeze to stir the trees. That is, if you care for poetry!"

"With all my heart! If you care enough for poetry to go with me!" For they had arrived at that period of acquaintance when at every meeting some plan is laid. They drew away from the window, and sat down near together in the great room. A happy hour passed. When Waring walked away from Charlotte's house, a fine content pervaded him. Mind and body were attuned; it was equally a pleasure to breathe and to think. The incidents of the way exhilarated him. A mite of a newsboy backed along in front of him. "Buy

a paper? Buy a paper, mister. You're rich!" The irony of this would have been grim on most days: it was delicious to-night. Waring bought the boy's last paper, and relished the further irony that it was his own sheet which was so difficult to dispose of. He drove it into his coat-pocket and turned the corner towards the club where he dined. Late that evening he returned home from his office, and, according to his habit, took down a book to restore serenity after the strain of office work. No book better served this purpose than Boswell's "Johnson." He turned the leaves in search of a scene in which Dr. Johnson should appear in person. Even Boswell's delectable volumes have their dry spots, and Waring turned half the leaves of the one he held before he found a dialogue to his relish. The book had evidently been packed with others, and had lain under pressure, for the leaves clung at the edges. Lying folded between two pages Waring found a thin sheet of paper. It was a single sheet folded four times, and had lain easily hidden in this heavy volume since the day it had closed upon it. A sudden faintness had come upon James Petrie, as he was one day looking at his will, and he had slipped it quickly out of sight in the book by his bedside. He never afterwards recovered consciousness.

CHAPTER XVI.

ANOTHER DISCOVERY.

A VALID document, brief and clear; bequests to three honorable charities; the remainder of the estate to fall to Richard Waring, of the city of New York. It was precisely the bit of paper that he had expected to see during that fruitless search of the year before. Coming then, it would have brought the natural expansion of his life that he had justly looked forward to, the freedom and elasticity of movement that were the raison d'être of wealth. But time could not be set back a year. months had brought new conditions. New conditions? Waring gazed stupidly at the paper. He read it again, folded it up, opened it once more, and looked at it. He glanced about, as if some one were detecting him, then fastened his eye on the sheet. He shut it up in the book again, and reached towards the shelf where the volume belonged. "If chance will have me king, why, chance may crown me, without my stir." This thought, if not these words, crossed his mind. But he took the will down again, spread it upon his desk, and traced it word by word through to the end,—solemnly, as one reads an instrument of destiny, or as one might bend his ear to the voice of the dead. Fate uttered strange words in this plain legal document. Waring read as if held by a supernatural influence; his will seemed bound to an oracle.

"Buy a paper, mister. You're rich!" Waring laughed as he thought of the newsboy. He stretched back in his chair, and indulged the thought that he was, in deed and in fact, a rich man. He felt a sense of increased age and solidity that almost amounted to a physical change. The magician Mammon had touched him for an instant with his wand. This was not for long, however. Waring started up erect and alert, and set himself to clear his brain. He still held the will in his hand, and looked at it with the half-closed eyes that give a second sight. His face expressed only stern, concentrated thought. A few moments of painfully clear vision, and a great emotion burst upon Waring. It was expressed quietly enough, however, as he muttered, "I am in love with Charlotte Coverdale: that 's the amount of it."

There was no more quiet reasoning for Waring that night. Thought was not; it was mol-

ten into passion and emotion. There was no further coherency in his mind; it was a chaos of ejaculation, interrogation, wild hyperbole. One moment he swam in ecstasy, in a thick, sweet oblivion of past and future, asking only to dream and drift. The next moment he awakened to torment. His haste to woo her and win her, and his hot confidence that he could do it, were coldly balked by the consciousness of the new relation created by the slip of paper on his desk. The easiest thing in the world to destroy it! Yes, he loved her so much as that, for a certainty. He had lighted a cigar, and he held the burning match for a moment close to the will; but it was an excellent little safety match, burning neatly and compactly, and it refused to curl its tiny flame about a chance object. Waring angrily wrung it till it went out, as if it had refused him help in time of need. He did not stand much in awe of the fact that he would be committing a state's prison offense if he put a match to James Petrie's will. A woman would have made short work of it: it would have been a quick act of heroism such as she excels in. But Richard Waring had a man's respect for legal paper; he had also a dislike for melodrama. It would have been the stage trick to burn the paper at once. Possibly it was as dramatic an impulse that bade him put back the will where he had found it. He placed it carelessly between the leaves of Boswell, and set the book on the shelf. Should he leave it there to the end of time? Should he take it to James Petrie's lawyers to-morrow? Should he go to Charlotte Coverdale with the whole story? A whirl of questions, with no answers, beset him, — questions that his love for Charlotte Coverdale now made unanswerable.

Waring tried to examine himself. Where had this knowledge been which now filled him so utterly? He must have known that he loved her. How long had the fact been sunk in subconsciousness before this shock and reverberation brought it to light? The huge impatience with which he was wont to visit other people's dullness, he now impartially bestowed on his own behavior the past few weeks. If the word could have been spoken before this discovery! As a poor man, he would have had the moral courage to woo her. He felt himself quite capable of plunging through difficult circumstances to win the woman he loved. Moreover, he was too manly a man to shrink from being the husband of such a wife, too secure in the difference between them, too self-respectful by right of sex. The pride of manhood was altogether consistent with the reverence for womanhood: one was the

necessary complement of the other. Waring could have endured proudly the imputation of fortune-hunting, but to dispossess and humiliate Charlotte Coverdale and then offer to marry her, was an insult that he dared not add to injury. That very afternoon, in those happy silences that marked their approach to each other, why had he not seen his heart and spoken? For her sweet sake he could have borne the reproach of the fortune she would bring him. For her dear love he could master his pride, - rather, he could elevate it, above worldly consideration. Had a weaker feeling possessed him, the thought of James Petrie's fortune falling to his use by such means would have been revolting to him; but an overmastering passion simplifies and solves questions of taste. He was able to isolate Charlotte from the events of the past year, - from everything, in fact, that had happened, up to the discovery of the will. The new relation was too strained and tortured for endurance. The will must never see the light.

Waring did not doubt that he must woo her from the beginning: his unassisted vision had seen in her no sign beyond friendliness, and that so cordial and sincere as to be in the highest degree discouraging. He would have ventured, however, to break through mere friend-

liness; but friendliness in the centre of such a situation as now appeared! — Waring gave a growl of despair. Yet if he and Charlotte — he called her briefly Charlotte now — could but once look honestly into each other's eyes, he had a desperate belief that all would be right. In the tumult of events, the rapture of his newborn love proved its strength. Facts ceased their cruel pressure; the presence of Charlotte possessed him wholly. Her eyes followed him like the eyes of a portrait. He clutched at thoughts as one does in falling asleep; but they swam away from him and left him drifting in rapturous delirium.

Public events made the next day a busy one for the managers of the "Citizen." Waring ate no luncheon and dined late. He noticed, as a matter of interest, that he had never written more brilliantly. He locked his desk, turning the key on a good day's work. There had been moments in the day when the incidents of the previous night appeared to have taken place on the other side of the world. When they did return to him, they made good their absence, and took sweet revenge for his absorption in a mere national event. They drove him to seek Charlotte, if not at her home, then at Mrs. Appleby's "Tuesday evening." An hour later he saw her across the room as he was shaking hands with Mrs. Appleby.

"Yes, our society is Europeanized at the top and bottom," Mrs. Cricklewood was saying to Charlotte. "We at the top go over to them; they at the bottom come over to us. Have you ever noticed Mr. Waring? He spent his boyhood abroad: see, he has the European expression of the back, as he makes his bow." Charlotte protested that Mr. Waring's Europeanism went not much deeper than his bow; she knew him for a good American.

"Ah, you are friends?" Mrs. Cricklewood said sharply. "He is coming towards us."

Mrs. Cricklewood gave an imperious tap of her fan, which she handled like a bâton, and signified that Waring was to take the chair beside her sofa. She challenged him to combat, but he made a lame and witless reply. Charlotte held back a little, prepared to enjoy the merry war. Mrs. Cricklewood tried in vain to provoke a charge from the other side; Waring politely submitted to her judgments and applauded her wisdom. She gave an impatient rap to the sofa arm, and rose. "Miss Coverdale, quarrel with him if you can. I give him up. I have a young niece to look after."

"I have news to tell you, Mr. Waring," said Charlotte, as Mrs. Cricklewood bore away towards her niece.

Charlotte rested one hand on the arm of the

sofa, while she leaned away from it towards Waring, pressing the other hand upon the sofa seat, with arm taut, and figure all expressive of glad news to tell.

"The portrait of cousin James Petrie has come from London. It came to-day." She told how it had arrived, had been unpacked, and was waiting to have determined the most honorable place upon her walls. Waring scarcely knew what she was saying. He heard her voice precisely as he saw her lips and her throat. They all had a language, but it was not articulate. Charlotte felt the lack of interest in her story. Her attitude lost its spirit, and she sank back against the cushions with hands in her lap. Had she taken too much for granted in assuming that the long-talked-of portrait was their common interest? She fell back dull and chilled; she saw that Waring was absentminded and that he had every mark of the man who is bored.

"I am going a little early to-night. My aunt is not well. She must go to the country soon."

"Let me take you to your carriage," he said with alacrity.

He was glad she was going, she thought; her color went down, and she felt tired and worn.

Waring offered Charlotte his arm. A conventionality sometimes takes on a wonderful

freshness and a new range of interpretation. This commonplace of society seemed all at once to Waring the sweetest symbolism of loving protection as he bent to catch the word on her lips. As he watched her later come down the stairway, she appeared to his eyes a descending angel, nor was his imagination disturbed by incongruities of fur and lace. He had no more to say to her than he would, in all probability, have found to say to a veritable angel from heaven. The presence of her maid was not enough to account for his silence as he led Charlotte down the steps.

A beautiful woman seldom finds a more effective framing than the window of a carriage, or a better background than its dim interior. That last glimpse of Charlotte before the sharp click of the door struck upon him, and shut her away, was a portrait that Waring never forgot. He felt the chill and sinking with which we follow a retreating carriage and let it bear away one we love. Waring had spent but twenty minutes in Mrs. Appleby's drawing-room, but he had no desire to return. He watched the brougham till it turned the corner, and then walked home, in his character of poor man. There was but one conclusion from this evening: the will must be destroyed. The legacies stood there, to be sure: but Charlotte Coverdale had herself asked

him to recall any suggestions of her cousin as to the disposal of his wealth. It was easy to remind her of that, to recall these very charities, and to fix upon a sum that would cover all sense of obligation. Then let him take his chances as a poor man.

He looked at the will on his return home, and turned it over as he had done on the night before. He did the same thing a third night, till he began to fear for his wits. His repugnance to meddling with legal paper he would call a whim; then would argue that to keep the will by him was as efficacious as to destroy it. On the other hand, so long as the paper existed, he could not make love to Charlotte Coverdale. He remained away from her, determined not to repeat the evening at Mrs. Appleby's. Until he could speak to her on one subject, he had nothing to say to her on any other. He would have been glad to go and look at her. That is the sort of thing he would have done a dozen years ago; he wished he might do it still. lover at thirty-five and the lover at twenty are not at heart so vastly different, yet Waring had to acknowledge a difference in outward behavior. The order of his day suffered no change, though he was possessed by a concentrated emotion that had been gathering strength for years. He made no struggle, - rather exulted in its mastery of him. The rapturous reverie, in which the world receded, and he and she were left alone, was a dream that rewarded all pain. She was then his own; her sweet voice would steal about him with the caress of its tender intonation; her loved hand would lie in his. He could call her by no names; there was no word for her but *Charlotte*. In his love there was the worship which is as touching as it is incomprehensible to a woman; but which makes man forever the better poet.

CHAPTER XVII.

"HE LOVES ME. HE LOVES ME NOT."

"HE loves me. He loves me not. He—loves—me. See, there's just one petal left. He—loves—me—not!" Grace ended tragically, then broke into her gayest laugh. "You try it, cousin Charlotte! You are blushing, you sweet." Grace coaxed, and put her arms about Charlotte's neck, looking straight into her eyes, first with solemn gravity, then with a teasing laugh. They were standing in front of Charlotte's bedroom mirror. "Look at us in the glass," said Grace. Tossing back her pretty head upon her stemlike throat, Grace stood like a delicate flower of the springtime. Charlotte's steady poise and rich color made her the rose of ripe June.

"This is so much nicer than going home after the tableaux," said Grace a little later, as she came into Charlotte's room, flourishing her hairbrush. The two complimented each other upon their hair, in woman-fashion, and then settled to a confidential key. "Talking things over," when she ought to have been asleep, was one of the stolen delights of Grace's girlhood. "I'm not the least bit sleepy," she said, opening her eyes wide, like a naughty little girl. "But you are tired, Sharlie, dear. You are the only person I ever saw that looked pretty when she was tired, — sort of melancholy and romantic, you know. Oh, don't spoil it by laughing!"

Grace was pensive again, and played with the scattered petals of her rose. "He loves me. He loves me not." Grace repeated the words with a pretty dramatic inflection that was not lost on herself. It worked upon her feelings. "Well, if he does love-me-not, it is all mamma's fault." Charlotte was startled, and listened.

"But I could tell you no end of things. Why is he always and forever coming to our house?" pleaded Grace.

Charlotte turned so that the light might not fall upon her face. She did not need, however, to draw into the shadow for dread of Grace. The young girl was absorbed in the affairs of her own heart.

"You see it is settled that I must marry a rich man, and of course he has nothing. He understands; he can see. He would not ask a rich girl to marry him when he has just a salary; when he is just a journalist; do you think he would, cousin Charlotte?"

Charlotte felt a double-edged blade thrust into her, turned, then turned the other way.

"I don't know him well enough to say, Grace," she answered truthfully enough.

"And there it is. It is a perfect deadlock. Mamma keeps dropping hints before him, and of course he has too much—you know what I mean. How could any man? I don't blame him in the least. Do you?"

A quiver passed over Charlotte's face, from her sensitive lips to her nostrils, and then to her eyelids. She stood with her back to the light.

"I suppose my heart will have to break," said Grace. She had nourished a new fancy lately. She had discovered an unhappy love-affair to be far more romantic than the course of true love running smooth. She was inclined to set up one of her own, and indeed found herself more attractive as a lovelorn damsel than she had ever been in any previous character.

"Hearts don't break, you child," said Charlotte, as disagreeably as she knew how.

"Well, something happens — inside you," argued Grace. "They may call it malaria."

"You think you are going into a decline, Gracie!" Charlotte laughed.

"Cousin Charlotte, I never knew you so heartless. I shan't talk any more."

"If I only knew how he felt," she was sighing,

however, a moment later. "But how can you ever tell?" She reflected, as did Charlotte, also.

"It's all a matter of money. And I think he needs the kind of person I am, — somebody practical. Oh, I am practical, cousin Charlotte! Do you know, I have often thought he was like Hamlet."

- "Grace!" Charlotte laughed outright.
- "You don't like him. You think he is conceited."
- "Well, yes, a trifle, perhaps," Charlotte replied with spirit.

Grace did not argue, but sat in sad silence. At last she looked up, and laughed unexpectedly.

- "Was n't it the funniest Mr. Waring's finding you and Patty dancing, of all things! And he thinks you are so intellectual!"
 - "How do you know?"
 - "I asked him if he did n't."
 - "So you talk me over!"
- "I talked you over. I could n't make him say so very much, except, of course, he admires you beyond everything."
 - "Thank you, dear."

Grace fell back into pretty meditation. By and by she said, "Do you know? Sometimes I have the wildest idea. I think I will go back to school again, and really learn something. I know I have come out, but then I can come in again!"

- "You would go away from New York?" said Charlotte.
- "Oh, not away from New York. Not leave all my friends?"
 - "Yes, just that."
- "You want to get me away from somebody," said Grace, with a soft little sigh. "You think I have got to get over something," with another pretty sigh.
- "Out of sight and hearing"—began Charlotte, preparing to be wise and disagreeable.
- "Would n't do the least good in the world," said Grace, shaking her head. "Do you think I could forget? Do you suppose I would be so fickle?"
- "And a counter-irritant, if possible," persisted the unsympathetic Charlotte.
- "A counter-irritant? Do you mean some-body else?" said Grace sharply. A deep blush crept over her face, and she had nothing to say. Charlotte was not looking at her or thinking about her.
 - "Dear, it is late," she said at length, gently.
- "Good-night, sweet." Grace liked to make herself old and Charlotte young, by putting her arm about her cousin and cooing pretty words in her ear. The sleep of the young girl was deep and wholesome. Grace dreamed, while Charlotte thought. As Charlotte stared into the

darkness, her eyes dimmed, and she felt the lines drawn deeper in her face.

Meanwhile, shall we know the truth? Occasionally the expected does happen. Mrs. Hathaway was entirely justified in her forebodings: young Austen had fallen in love with Grace at first sight, in the good old-fashioned way. Hathaway had already discovered in his new assistant energy and perseverance that promised well in business, and Austen brought his best business qualities to bear upon his love-making. Grace found herself confronted with a tangible young lover, about whom she had no need to exert her imagination. The reality was convincing and conquering. The pretty air-plant that had flourished so many months began to fade. Grace fought shy of herself; and she also deceived Charlotte. The girl herself thought that she was reasoning about Waring, while Austen was the suitor that she was really pleading for. The transition from one to the other was not to be made without a semblance of heartbreak. girl fancied herself passing through a tragic experience, but was never quite satisfied that she was miserable enough to suit the situation. She was ashamed of her faithlessness, as her heart softened towards Austen. Charlotte happened never to have seen the young pair together, and Grace never spoke of her new lover. Charlotte had met him and liked him, finding him genial beyond his years. It was a bond of union that both were newcomers and outsiders. They called themselves spectators of New York, privileged to look on and make sport. Waring told her that that was precisely the trouble; New York was filled with spectators, rather than with responsible citizens. People look on as they look on at a play. They buy their ticket, or they pay their house-rent, and they think there is the end of it. Yes, he continued, he had noticed that young fellow in Hathaway's office. He had noticed that Hathaway had got rather to leaning upon him.

If Grace tried to be miserable about Waring, she somehow ended in being happy about Austen. Her imagination was working after the manner of dissolving views; the image of one lover was fast melting away, and in its place was standing out more and more sharply the outline of the other. Grace had called herself practical, and she was not wrong. The girl had a treasure of love in her heart, which she had fancied belonged to Waring; but it was all her own still. It was held ready through this delicious waiting time, in which no word was uttered between her and her lover. They looked at each other across the way yet untraversed; their eyes met and spoke,—in the universal

language. There was a tremulous pause before the word or the touch should come to break this spell for another. The two were enfolded in a consciousness of each other, so beatific as to hold them rapt and still. It were loss not to prolong this season, so sweet is it at the moment, so tender in memory.

What we have just learned of Grace was not to be known by Charlotte for the present. following morning she spent busily at home. She had many people to think about besides Waring and Grace, and she succeeded in maintaining for herself the average of human happiness until luncheon-time. There was Miss Devine's case to be considered. Miss Devine sick and in trouble had a claim upon Charlotte. The fortunes of the winter had been varied. Ladies to whom the reader had been influentially introduced, as she would have expressed it, had listened to her patiently and had paid her considerable sums of money. By this means they cleared off indebtedness towards certain other ladies who had patronized their own undertakings. Thus, for a time, Miss Devine was passed along and kept afloat; but one season exhausted the patience even of the long-suffering womanpublic. March winds and a bad cold had reduced her to a plight that a less tender heart than Charlotte's might have pitied. The poor

creature had clung to Charlotte, who had visited her in the comfortless elegance of her hotel, and who was now devising means for helping her to return to her country home. Miss Cornelia's advice and Mrs. Bisbee's had been taken, but even Mrs. Bisbee's capacious nature could not take in such as Miss Devine.

"I am weak enough to be sorry for her," said Charlotte.

"I don't doubt it," said Mrs. Bisbee.

Charlotte's letters finished, she took up the morning paper, and then cut the leaves of a new review. One article instantly caught her eye in the table of contents: New Types, by Richard Waring. She tore it open, and snatched it by paragraphs. One passage she read again slowly and painfully. Among several types new to civilization was mentioned the new type of woman developed by the so-called higher education. It was noticed only to be condemned. Waring's remarks were a brilliant and forcible restatement of old prejudices. The offense they gave Charlotte struck deeper, however, than to her judgment. She and Waring happened never to have spoken of this subject. Education appeared a thing to be taken for granted. She had no more thought of arguing in behalf of her own than in behalf of his. The average college education for boy or girl is imperfect

enough, she was ready to admit; but such as it is, it is the best that has been thus far contrived. She had never been able to regard the education of woman as revolutionary; it appeared to her a natural and inevitable step in the progress of the race. If she had tried to argue about it, she would have found very little to say. Even as she read the article before her, she had nothing to reply, save that the writer was imperfectly informed. Then she considered the source of his knowledge, and smiled to think that a study of herself might have yielded these conclusions. That this was Waring's summing up of her was preposterous, but her mind just now was not quite sane enough to dismiss the idea. Hurt and heartsick, she pondered. If this man could not comprehend this woman, then the case was hopeless. In the face of this miserable misunderstanding, the future seemed closed against her sex. No wider life was possible for women without the sympathy of men. The two were as inseparable in their intellectual interests as in all others. But general reflections had little room in Charlotte's mind at present. She read the trenchant paragraphs again with deep, controlled sadness. A sense of isolation overcame her. Waring seemed to her again an indifferent, if not a hostile stranger. To be sure, the article, as a whole, had a familiar note.

More than one of these new types they had talked over, analyzed and "moralized." Here were the very phrases she had heard him use, proof positive, she thought, that the essay was written yesterday. Charlotte was not aware of the frugality of the literary temperament, which makes a good phrase do service for years. She was, indeed, making a serious mistake. The truth was that Waring's article had been accepted by a crowded editor two years before, and was now seeing the light in the regular process of time. To Charlotte the smell of printer's ink and the raw edges of the leaves she cut gave an illusion of freshness that wounded her to the heart.

That very night there was a scrap of conversation on the street which we may lay claim to. Two gentlemen were walking away from a meeting of their club.

"Who proposed that subject, 'Wives and Daughters?' Did he mean it for a joke?"

"It looked like it, till Waring got upon his feet. Upon my word, I can't make out Waring. You ought to know. Here he is in your review with an article down on the very thing he was crying up to-night."

"He may have changed his mind since he wrote that," said the editor.

"Educate women, it all amounted to that;

"HE LOVES ME. HE LOVES ME NOT." 227

but he said it well. It was a queer turn he gave it at the end: educate women in the simple interests of morality. He's got something in his head, — got his eye on some special case, depend upon it. Well, good-night."

CHAPTER XVIII.

THE KALEIDOSCOPE TURNS.

Corliss was a man who delighted in the mean pleasures of the intellect, and was versed in every species of mental frivolity. He excelled in games; he was good at a bet; he had a keen intellectual pleasure in a lie well-sustained. The task of discovering the Petrie will was an ingenious puzzle that he would have relished had he had no motive beyond the search. He held that, with modern appliances for detection, nothing that existed needed to remain hid. No act could be concealed, no object be lost from sight. His perseverance was put to a severe test. For months, whenever he thought of the Petrie estate, he sulked. Still he held to his purpose, asking not for the probable but for the possible thing to happen. And a very unlikely thing did happen. Just a week after Richard Waring had discovered the will, it was in Corliss's hands. How it got there it would have taken two people to tell. One was Waring's servant, an old woman whom he called

Goody Cole, in the fashion of his college days. She was a provoking old creature, with one shoe that creaked and one that did not, with a deafness that came and went to suit her convenience, and with a generally comfortless way of doing her duty. The other person who might have enlightened us was a female detective, who counted Corliss among her "gentl'man friends." When the will was found at last, it gave Corliss no great surprise, so firm was his faith in his own luck in games of chance. He merely had the sensation that he had enjoyed many times before, of having turned up the right card. Once that pleasant experience had failed him, when he had received a letter from Miss Coverdale, relieving him of the care of her property. Now he felt that the luck had turned, and that the game was in his hands again. He had a gay confidence in the next step he was to take. It would be pleasant to see, he fancied, of what stuff the proud Miss Coverdale was made.

Several days had passed without Waring's looking at the will. He hated its presence within his four walls; he had a mind to deposit it in the safe at his office. He came home one night from a late dinner, with an important piece of work still to do. At the end of an hour, his mind began to lose its grip. He wrote on, but

with longer and longer pauses, and with more and more savage erasures. He was so tired that he perpetually interrupted himself. He drove his pen forward, but a persistent thought crossed his track once and again, sprang out upon him from an unexpected association of ideas, and hung upon him from behind, till he finally slapped a blotter across his inky page and tossed his pen into the tray. His subject was the tariff on wool, but it proved a subject that suggested only Charlotte Coverdale. Waring had for the past week been in a fever of indecision that reduced his self-respect. Some action he must take, yet he felt himself paralyzed. Some word he must speak to Charlotte, but he avoided her with a determination that only proved his weakness. This could not last, if they were to remain in the same world together. A week had passed, and he had done nothing but love her miserably, and keep out of her way. This schoolboy behavior he smiled at grimly; it was time to put an end to it. Let the will lie there to the end of time. He would set himself to woo Charlotte Coverdale in all her undiminished wealth, beauty, and power, His adoration was mingled with the primitive audacity. He gloried in her superiority to him, and he relied upon his own superiority to her.

As in one mood Waring magnified the will,

and clothed it in all the majesty of the law, so again it dwindled to a mere slip of paper, with some obsolete words written upon it. That he and Charlotte Coverdale should love and possess each other was a higher decree of fate. That bit of writing once brought to light, and how far apart might they be driven? The will should trouble them no longer! Justice should be done to all lawful beneficiaries, but— "It shall stand no more between thee and me, my beloved!"

The will had served its purpose in endearing to him the memory of James Petrie. He was set right with his old friend forever. Now let the will go the way of all paper. Wealth and power go with it, pride and place and possessions! Waring paused as the full measure of his love was revealed to him.

A moment later he was pacing the floor. The will was gone! More than once Waring had said to himself that the situation must change of itself. It was proof of his maturity; he had learned that the kaleidoscope is sure to turn, and the pieces to readjust themselves. His Puritan grandmother would have said that he waited for a leading; he had expressed it differently, but he had no less fervently sought guidance. And now he was taken at his word; the will was gone. The actors had shifted their

places, and stood in different relations. Waring was thrown into a state of passivity, which gave him at first only a sense of relief. He felt like stupidly waiting to see who would speak first. The tension of the situation had had its effect upon his brain. He sank into his chair, and sat dazed and still. By degrees his thoughts set to work again. Would the will be brought to Charlotte's knowledge, was the new question that beset him. The situation was so desperate that it nerved him. He calmly made up his mind to go to her the following day and to tell her the story from its beginning to the conclusion it had reached in his own heart. With this resolve, he went to bed, and slept better than he had done for a week.

But on the following day it was Charlotte who came to him.

CHAPTER XIX.

A SHOPPING EXPEDITION.

On the morning of that day when Waring looked for James Petrie's will, and did not find it, Mrs. Hathaway and her cousin Miss Coverdale were giving their minds to spring shopping. Mrs. Hathaway's trim figure was clad in a tailor-made dress of dark cloth, and upon her head was a perfect little bonnet of harmonizing shades. Her taste, like that of many other women, was further developed in the matter of dress than in any other direction. Her figure was admirable, under the influence of excellent dressmaking and the example of other New York women whom she observed and emulated. Constant glimpses of herself in mirrors also aided her to acquire the pose and movement that were essentials of personal appearance. She had stated as a maxim, after good consideration, that girls should be brought up in company with long mirrors if they were to carry themselves well through life. attended a species of entertainment known as "talks," upon a subject which might, perhaps, be named social athletics. Miss Devine added this branch to her other accomplishments. Early in the winter, Mrs. Hathaway had followed her faithfully, and regarded her advice about rising and sitting down as eminently sound. For her "interpretations of Browning," Mrs. Hathaway frankly cared less. The result of her attention to these subjects was that she did indeed walk down the aisle of a great drygoods store with the finished air of a New York shopper. The polished floor-walker recognized her at once, and bent low to direct her, with a flourish of the hand worthy of stage royalty: "Three rooms to the right, madam."

"I wish to find India silks," Mrs. Hathaway had said, also with an inimitable air of adequacy to the situation. Charlotte was just behind her, in the relation in which she usually found herself in shopping with her cousin. She followed Sue with respect and amusement in equal parts. She had never seen her cousin so completely in command of her resources, so competent and so exhilarated. Mrs. Hathaway dealt with things in a magnificent and impersonal way, with a glance at a fabric beyond her purse, and a casual remark that it was altogether wrong. She made unfeeling criticisms of their wares to the face of patient salesmen, and scolded them for

the high tariff as she tossed about expensive imported goods. An American woman's shopping is always embittered by memories of the custom-house.

Charlotte listened and marveled. She felt a remnant of rusticity in her own shopping man-She could not call for silks and linens with such assertion, or pronounce upon them with such sweeping condemnation. Nor could she ever attain Sue's impersonal tone. Charlotte, there was a human relation, even across a counter. She had her little confidences with the saleswomen, called upon them for advice and sympathy, and left behind her a memory of her voice and smile that made a shop-girl's whole day brighter. Many a salesman, with cynical views of women, had his scepticism shaken by the grave, sweet woman who thanked him for his trouble, and looked up at him with a smile as the change slipped away from her gloved fingers.

"Charlotte, you puzzle me," said Sue once.
"You always thank people from the bottom of your heart, and you look at them with your soul in your eyes, when there is n't the least occasion. It's pretty, it's becoming, but then."

Charlotte took the reproof. She was gentle under correction, and she fell to wondering if she were a shallow nature, with a too ready smile and too quick-starting sympathies. She was not convinced even when, long after, the voice she loved best explained it far differently. This was lover's eulogy, she protested, all the while, with new resolve of heart and soul, setting herself to deserve a half of what her lover believed of her.

Different as they were in method, yet Mrs. Hathaway and Charlotte each respected the other's judgment in shopping, and frequently sought each other's company on these expeditions. Not that they always agreed in matters of taste. Charlotte, so her cousin declared, was too theoretical, she had too many ideas.

"Now I don't pretend to know anything about art, but I do know what I like. Of course, tastes differ. People can't lay down the law."

Sue learned rapidly by observation, and while she never arrived at general principles, yet she achieved many results that were admirable. Her house represented a half-developed sense and application of the beautiful, — "a half-baked house, like half the houses in New York," somebody had called it, — while her dress and the dress of her family were faultless.

On these tours of the shopping district, the two women not only supported each other's judgment, but they accomplished much cousinly visiting. Women easily wax confidential in public places. They have an obscure language of their own, made up of glances and inflections and inarticulate murmurs, which renders them secure from strangers' ears. The pen is poor to describe such interchange of ideas. The actual talk of the cousins was on this morning so fragmentary that it becomes difficult to piece it together; yet, when they parted, they had the impression of having gone to the bottom of nearly every subject they had in common.

"Talking things over about once in so often" was a necessity with Mrs. Hathaway. Grace had inherited the characteristic, and mother and daughter alike enjoyed Charlotte as a confidente.

"I am looking for the stocking counter. Ned is so hard on stockings, — these long ones are terribly expensive." The two women gravely discussed the question whether Ned should go out of knickerbockers, and this topic somehow led to the question of the boy's going to college.

"His father wants him to go. I don't know. My father always used to say that it spoiled a man for business. I often think John would have got on better if he had n't gone to college, — if he could have given his whole mind to business."

The stockings absorbed Mrs. Hathaway for a

time. Charlotte was called in to decide between ribbed and plain.

"You see John has had all his money to make himself, — or nearly all. His father's property had to be divided among six. It's not very often that any one inherits a complete fortune, as you did, you lucky girl." This remark was half whisper and half nod. "Money gets so divided up that it doesn't amount to much. I've always wished that remarkable old cousin of yours had been on our side of the family. It was queer that that money should come to you, after all." Mrs. Hathaway's face had the look of superior knowledge, but she stopped short for the present, and conducted Charlotte to the dress-goods counter.

"I always get the best," said Sue, settling herself comfortably in a seat, after the manner of the experienced shopper. "If you spend such sums in dressmaking, it only pays to get the best. And dear me! if you pay such prices for material, it is n't worth while to go to a cheap dressmaker."

Such was the logic that ruled Mrs. Hathaway's establishment. She spent money, as she believed, not for personal gratification, but under a painful necessity. By a stealthy and imperceptible progress, luxuries had grown into necessities, and what was pleasant yesterday

was indispensable to-day. This process had been going on for twenty years in Mrs. Hathaway's household economy.

"You have to have things a little like other people," she sighed frequently. "You must have things proper and suitable. You must have things correspond," she pleaded constantly. Under this last principle her entire establishment had been transformed since her modest housekeeping first began.

As Mrs. Hathaway passed from counter to counter, she let fall much valuable knowledge of towels, hosiery, underwear, and dress fabrics; but her information was adapted to women just beyond her in the scale of wealth.

"It's a great accomplishment to know how to shop. I intend Grace shall be a good shopper."

"She has some very practical gifts," said Charlotte.

"But she reads so much. Don't you think she reads too much? I have no time to read," sighed Sue. "Of course I look at the newspaper." This, Mrs. Hathaway did every day, but she was an inattentive reader of a newspaper. She made no connection between one day's news and another's. The great world from which news was telegraphed and cabled was no more to her than a huge revolving sphere, about as formless as when the earth was first set turning

on its axis. As for Waring's newspaper, "I call it dreadful tedious," said Mrs. Hathaway. "If I am to read a newspaper, I want something bright and breezy." Occasionally her husband gratified her by bringing home a sheet as bright and breezy as she could desire; "only keep it out of the way of the children," he added.

Mrs. Hathaway's embroidery silks chosen, the two ladies moved away to a remote department. The passage was suggestive and distracting. No talk could be coherent in such circumstances. Servants' jaunty caps suggested the impudence of the waitress the day before; Pears' soap, the plumbers who had torn the bath-room to pieces and left it disemboweled for a week; school-slates brought up the children's terrific school-bills.

Charlotte's sympathy showed tenderest when, for a moment, Sue was reminded of her husband, and spoke drearily of his health. "These dreadful headaches, and he is so depressed! Of course, Charlotte, you are the only one I would say it to, but I do have a good deal to bear. It is all I can do to keep things cheerful. John is so depressed and so incommunicative. I suppose his business is worrying him, and I think he frets about his health. I tell him he smokes too much, that's all that ails him. If he would

ever talk about things! But he is so silent these times."

"Sue, John ought to have a long vacation. Could n't he get away to Europe for a few months?"

"Well, you say that to him. I wish you would. He will tell you he can't leave his business. He has been saying that ever since we were married. He has n't had a real vacation for twenty years. I am sure I have tried hard enough to make him take one. Nobody can say I have kept him. I have told him many a time not to mind the children and me. Some day I suppose he will break down completely and then he will have to go to Europe!"

Charlotte's smile was followed quickly by the tender, anxious look that Sue was grateful for.

"I suppose John is n't the man to like to go off alone, for one thing. If you don't know much about men," said Sue to Charlotte, "you don't know what clinging, dependent creatures they are. You are very much mistaken if you think we are the weaker sex." Sue's scraps of married woman's wisdom were unanswerable.

"There's no use," she continued. "We have got to just live along."

The morning passed, and the ladies decided to pause in their shopping, and to lunch at a neighboring restaurant. They selected a place by a rear window looking upon a garden, drew off their gloves, and bent across the table, more confidential than before.

"Grace is another of my anxieties," said Mrs. Hathaway. "Now you see a great deal of Grace, and perhaps you know what to make of her. She doesn't seem to know her own mind."

"There are influences drawing Grace in opposite directions," said Charlotte thoughtfully.

"Oh, that's New York. Perfectly distracting."

"And Grace is very young."

"She has been out of school a year. I graduated when I was seventeen!"

This was again a form of argument hard to answer. Charlotte broke off a bit of bread, and said, "I think Grace has developed remarkably in this last year."

"Well, I don't know, — perhaps so, if getting ideas that she does n't know what to do with is developing. Oh, I don't blame you, Charlotte; I blame Richard Waring as much as anybody. I don't know that you have ever noticed, but he has a great influence over Grace. If Mr. Waring says this or that, or says she must think thus and so, why, so it must be. The rest of us have nothing to say. I have thought — there's no harm in telling you, Charlotte," — Sue lowered her voice several notes, — "that something more

might come of all this. I tell you frankly, if he had had money, I should have encouraged it,—
I should have liked nothing better, that is, of course, if he had had money. It could easily have been brought about, if I had cared to show a little interest. But he could never marry Grace, with his income, and she accustomed to have everything. If he had had money, it would have been very different,— even you must acknowledge it. It is very easy for you to be unworldly, Charlotte, with your income."

Mrs. Hathaway relapsed into meditation. A temptation many times resisted was again attacking her. Under the genial influence of her excellent luncheon, she was melting into confidences that she knew she might repent.

- "It is very curious," she murmured, behind her teeth, and then stopped, and resisted herself.
- "What is very curious? Do let me hear," said Charlotte, who was trying to look and speak unconcernedly, and was succeeding perfectly.
- "About Richard Waring. I have never told you, but I don't see why you should n't know at this late day, when everything is settled. It is nearly a year ago."
 - "What? What was a year ago?"
 - "Why, the death of your cousin." Sue was

provokingly slow and deliberate. "The death of your cousin was nearly a year ago." She paused and looked at Charlotte.

"You have met Richard Waring at our house," Mrs. Hathaway continued, relevantly or irrelevantly. "You must have met him at other places."

"Oh, yes," said Charlotte lightly.

"Well, Richard Waring has always been a great friend of John's, though I must confess I never could see the attraction myself. They were friends before we were married. As I say, I never thought he was anything remarkable, but I wished him well enough, and I hoped he would have that money. Somehow I never thought of you as the nearest of kin, the old man had lived so far away."

"Tell me what you mean!"

"Why, we all supposed that James Petrie had left his money to Richard Waring. He had been his ward, you know. The lawyers said there had been a will at one time." Sue was genuinely frightened at Charlotte's white face. "Don't be disturbed about it, now, Charlotte. You are perfectly secure. John told me I must never tell you. The will was never found. That's all there is about it."

Charlotte looked helplessly at her cousin. Her lips would not move to speak. Her heart beat so loud that it seemed the people in the room must hear and know. "Is n't it very close here?" she whispered. She felt her lips stiffening, and managed to touch them with a glass of water.

"Why, we are right by an open window. But Charlotte, don't feel so. Nothing can happen now. It is n't possible for anything to happen. I have often asked John. Of course we have taken a great interest all along. I am so sorry I told you. You will be very foolish if you let it worry you."

"Can I get home?" said Charlotte weakly.
"If only I could go home. I might have suspected. I must go home and think what I can do."

"But, Charlotte, you can do nothing. What can you do? There is nothing to be done. You must be reasonable. You are the legal heir. Nothing can change that. That money is no more Richard Waring's than it is mine, and you need n't have the slightest thought of him. Richard Waring is nothing to you."

"Sue, please, I can't talk. I must go home."
The two ladies walked out of the restaurant apparently just as they had walked in, but in that half hour the world had changed its face to Charlotte.

CHAPTER XX.

NEXT MORNING.

"It's a gentleman, ma'am, wants to see you." Charlotte took the card, which bore the name of Corliss, with the address of his club. She was greatly minded to send the man curtly away; but she reflected that the interests of her Keyser Street property might be concerned, and went down to see her visitor.

- "Good-morning," she said briefly.
- "Good-morning," he replied, and dropped his voice confidentially to say something about the weather. He had seated himself in a low chair, while Charlotte took the highest in the room. The fact gave character to the interview. She was not responsive as to the weather; she waived social amenities, and looked at him, waiting.
- "I called to see you on important business," began Corliss in his most leisurely fashion. He always addressed Miss Coverdale as "you."
 - "I supposed so," Charlotte replied.
- "You know our firm managed your cousin's city real estate for him a number of years. Nat-

urally, a good many of his papers came into our hands,—used to keep 'em in our safe, you know."

He paused, and in the pause Charlotte had time for the most rapid mental calculation she had ever performed. She sat a little more erect and looked down upon Corliss.

She said, as if to take up her part in the conversation, "And you have found his will among these papers?"

Corliss started. The sensation he had counted on he was himself experiencing. He lost his survey of the situation completely; knocked quite out of his senses, he laughed loud and almost shouted, "So you've known about it all along!" He got no farther, with Charlotte looking down at him. He recovered his part instantly.

"Strange," he said, "that in your search for the will—our search for it, I should say—one small package of papers should have been overlooked."

Charlotte sat quiet, but a sensation more vivid than any Corliss had calculated upon was stirring her.

- "We've had considerable cleaning going on, and turning over of old papers. Strange we should come upon such a document."
- "Strange, indeed, and very unlikely. I should like to see the will."

"I have it here."

Charlotte held her hand for it. "No, you don't!" Corliss was about to say, but changed it to, "If you'll step to the window. The ink is faded."

There he held the sheet of paper while Charlotte read it through.

"People are not usually so careless of valuable documents," she said, turning away.

"A will is just the thing a man will be careless about, you see. You can't make a man take the same interest in his will that he takes in other things. He thinks it'll keep off death to leave it lying round, not finish it up and put it away, as if he was ready to go to-morrow. So they leave them unsigned, time and again."

Charlotte looked at the signatures, and read the paper through again.

"This Waring," Corliss continued, "was the old man's ward. He's a fellow here in the city,
— a newspaper man, poor as all the rest of them."

Charlotte turned her sad, beautiful eyes slowly upon Corliss. For the first time in his experience of her, she looked helpless. She was so still that he felt safe in proceeding.

"But he need never trouble you," said Corliss.

"Never trouble me?" she echoed. "But if this will is valid?"

Corliss felt his ground uncertain. Most women, he often said, had no notion of business honor. He once bet that he could persuade a woman to forge a signature in perfect innocence. He accomplished it, without having heard of the great dramatist who made his heroine an innocent forger. But Corliss was obliged to feel his way cautiously with an enlightened woman of conscience, and was not greatly aided by his old maxim, that all women are alike.

"Everything was all settled up. You're all right. Nobody knows of the existence of this will but just you and me. There's no use talking about it now; it's too late. It might just as well be destroyed. I'd promise you to keep quiet about it." Corliss had taken a letter-press copy of the will, and had shown it to two witnesses.

He now eyed Charlotte anxiously. He found her behavior natural. It was not strange that she was white and quiet, in face of the wreck of her fortunes. She looked dull and acquiescent, as if she did not quite follow him, but did not dispute him. He fancied that she was coming under his power. This secret established between them he intended should be a paying investment. His miscalculation of Charlotte was not so much disrespect to her as irreverence towards her sex.

In the midst of his low thoughts of her, she sat in isolation remote and pure, her face turned towards him with an inscrutable expression under its pallor.

"This Waring don't suspect its existence," Corliss went on, to her passive listening. "When the old gentleman first died, the fellow didn't leave a stone unturned to find the will. It was no use. He was rather cut up, I fancy. He's taken it out in savage editorials. It's kind of colored his views of life, you may say." Corliss chuckled.

Charlotte's mind was strained with thought, and every muscle of her body was tense in sympathy. She looked finely tragic, as was appropriate, Corliss thought. He looked at her admiringly from head to foot. Charlotte sat motionless, however, under the necessity of thinking and acting without delay.

- "You cannot leave the will with me? I understand."
- "I could n't do that, you know," said Corliss, with the lowering of the voice that was one of his offensive tricks. "This paper was left in our charge."
 - "Excellent care you took of it."
- "Accidents will happen. This is n't the first will that has been mislaid."
 - "Yes, it is an old story," said Charlotte.

Then to gain time, she added, "What have you to suggest?"

What he had to suggest, Corliss found it difficult to state, with Charlotte's clear eyes upon him. He began by referring lamely to the injury done him when the Petrie estate was taken out of his hands. He spoke of the opportunity for reparation, and her eyes narrowed as she listened. He hinted, not skillfully, at favors done her, and implied that silence as to the will might be considered a very great favor. "Simply to save annoyance, that's all. It would n't be pleasant for you in society. It would make talk. I can't say - Waring might - there's no telling — he might make a row about it. It's worth your while, that's all I say, it's handsomely worth your while to keep this thing quiet." At this step Corliss found himself again proceeding with difficulty. Charlotte's stern eyes and firm mouth did not inspire him to eloquence. He explained but haltingly that where injury was done and where favors were received, it was the custom of the business world to render a money equivalent.

"Do I understand you?" said Charlotte.

Corliss was accustomed to bring business matters down to the level of a woman's intelligence. He did precisely what Charlotte intended him to do; he repeated his proposition in simple and explicit terms. Charlotte smiled at him, the first time in her life that she had smiled falsely. She led him on to the full statement of his project. Then she rose, and stood before him. "And now, sir, will you leave my house?" She spoke quietly, but she seemed to flash fire in his face. He could not look at her as he struggled to his feet. He turned away from her as he spoke.

"You think you can get hold of that will, do you? and nobody be the wiser? That will's as good as the day it was signed."

He looked obliquely at her, to steal the effect of this; but the concentrated scorn and anger in her face were more than he could meet. "Certainly," she said, "I saw that."

"You're too late to put that will out of the way now. You might have done it! Try it now, — yes, try it now, and you'll make all the prettier little scandal. I warn you what's before you," he said, wheeling about as he reached the door, and delivering his threat after the manner of his favorite melodrama. "This little document will be filed for probate to-morrow, and as far as I can see, you are a penniless woman!"

Charlotte had rung for a servant, as Corliss had angrily observed. "If you want this overheard, it's nothing to me." As he flung out the

last sentence of his parting speech, the well-bred maid appeared.

"Mary, open the door for Mr. Corliss." The two exchanged a look while Mary adjusted the latch. There was sound mutual hatred in the glance. Corliss's chagrin was mitigated by the sweet anticipation of revenge, while Charlotte was not without triumph in the second disappointment she was preparing for him.

When the door had closed upon Corliss, Charlotte did not pause to reflect upon what had happened. She was roused from the lassitude and despair of the past twenty-four hours. A great blow had struck her, but she was not so much stunned as exhilarated. Her nervous energy was almost joyous as she determined, without hesitation, upon her course. Her life one life — was at an end; there was passionate satisfaction in hastening the work of destruction. The roof over her head was not her own, had never been her own, she thought with terror and consternation. Her home — and a shudder ran from head to foot - belonged to him. She would leave it that day. Aunt Cornelia, a week ago, had returned to her home in the Connecticut valley. Charlotte would take the three o'clock train, and would sleep that night sheltered by her aunt.

"Mary," she said, in a bright, clear voice, "I

am going away this afternoon. I want you to get ready a few things for me, in a small trunk. But, first order the carriage for me, Mary."

Charlotte drove first to Keyser Street. The visit was not unlike many that she had made there; but nothing that she did or said seemed to have reality. That she was speaking to her people perhaps for the last time made no impression on her. There was a humming in her ears: she seemed to hear her own voice as if it were another person's. She heard herself saying a dozen things that apparently fitted the case. She mechanically attended to several business matters, and listened to herself as she told one and another that she was going away not to return for the present. Only once did she come to herself. This was when, for a moment, she went into the kindergarten room. A child came and stood beside her, then took hold of her dress and gazed anxiously up into her face. Charlotte looked down upon it, saw only that the little hand was thin, and could bear no more. Her eyes brimming with tears, she escaped to her carriage.

CHAPTER XXI.

AT WARING'S DESK.

"I WISH to see Mr. Waring," Charlotte said to the first official-looking person she met on entering the Citizen building.

"Five floors up." Brevity and condensation made the first impression of the great newspaper building. The rapid elevator, without seats, bespoke the same haste and compression, as it also implied the absence of ladies. It was only the tension of Charlotte's nerves that held her courage to the task before her. Waring, in his masculine environment, seemed receding farther and farther. As she approached his office, she would gladly have beaten a retreat, had she not been under the eye of the elevator boy. door to the right," he commanded her, in the language of the place. Charlotte stood troubled and bewildered. She had never before found herself in such surroundings; she had not asked or thought whether such a visit was unusual. Before she left the city at three o'clock she must see Richard Waring; there was a chance of her finding him at his office. Her action had been no more complicated than that. The elevator door shut to with a click behind her, and she felt that escape was cut off. Her coming, which had seemed to her the simple, inevitable thing to do, suddenly looked confused and questionable. She was stricken with self-consciousness. Why had she not gone first to the lawyers of her cousin? or only to the lawyers? Had she come to this public place to make a scene? Men passed her, and looked at her, but with no rudeness. Yet she felt the inward shrinking and shriveling of a delicate nature when it has crossed by a hair's-breadth the border of its own world. The outward effect, however, was to give her an air of pride and purity that would have made her presence anywhere unquestioned.

It was but an instant that Charlotte stood in her miserable shyness and hesitation. Through an open door she caught sight of a middle-aged woman seated before a typewriter. Charlotte loved her for being there; and turned courageously towards the fourth door to the right. Before she could reach it the door opened suddenly, and a voice called, "Here, you, boy, come back here!" She had never heard this accent from Waring, but it was unmistakably his voice. She hastened forward, timid and desperate, as she spoke his name.

"Miss Coverdale!" Had Waring been a few years younger, he would have made elaborate efforts to conceal his astonishment. As it was, he appeared delighted, and begged her to come in. Charlotte, in her resolve not to be sensational about her sensational errand, was extravagantly quiet in her manner. They sat down together by a huge working desk, so full of business that no visitor could face it without the guilty sense that he was an interruption. It had its effect upon Charlotte, and made her briefer even than she intended to be. Nor had Waring his look of leisure. The indolence of a busy man had had a singular charm for Charlotte. Now there were all the signs of work about him. He wore an easy-going coat tending to shabbiness, and he had probably been running his fingers through his hair five minutes before. He had a far-sighted, anxious look in his eyes, which was not reached or dispelled by the smile about his lips as he spoke to Charlotte. Nor did she, in turn, appear quite natural to him. His most familiar impression of her was that of the evening, when there was a flow and color about her attire quite different from the effect of the dark, close traveling dress that she now wore. Her manner was likewise restrained and subdued. As Charlotte sat looking past him, out upon the spire of old Trinity, again in their experience,

the strangeness of the place isolated them and raised their consciousness of each other. The sight of her for the first time in the scene of his daily life was an epoch-making moment, fruitful in pain or joy for the future, altogether and immeasurably sweet while it lasted.

Charlotte began to state her errand. She held her hands in her lap, one pressed tight in the other, thus to keep her frame from trembling. She spoke low, that her voice might not quiver.

"I am going away to-day," she said; and Waring picked up a pencil from his desk. He saw that she had something to tell him; he could only think that he had something to tell her. His story could not be told in this place. The oppression of what he had to say to her, and the resolve not to say it then and there, resulted in a manner dry and lifeless, even to his own ear.

"I am going away to-day," Charlotte repeated in a low monotone. "I wanted to see you before I went."

"I am very glad to see you," Waring replied, not at all to his satisfaction.

"I had some important business." She did not look at him. "A paper has been found."

"Indeed?" The restraint of this exclamation Charlotte thought she perfectly understood.

"A paper that shows a great mistake has been made."

Waring could say nothing. He laid down one pencil and took up another.

"The property I have held has not been mine at all." The quiet with which she spoke was maintained at a terrible nervous cost.

"It has belonged to you. A will has been found. It was shown to me. I read it carefully. I wrote it out as I remembered it. Here is the copy."

She held it out to him, and he took it without a word and pretended to read it. There was the stillness of a great scene, when only clocks tick and hearts beat. People passed and repassed the open door. To their eyes the editor was looking over a manuscript submitted to him by a lady writer. Charlotte clasped her hands tighter; Waring set his mouth firmer. Finally, he laid the paper down, and they looked at each other. It was as if there were an obstructing medium between them, quivering and palpitating like the air of a hot midsummer noon; no word or sign could cross or penetrate the tremulous ether.

"How did you come by this, Miss Coverdale?" said Waring.

Charlotte answered.

"That was the story the fellow told you?"

"Yes."

Waring thought it best to accept this version for the present.

"I suppose this will have to go to your cousin's lawyers," he said.

"Yes, I am going there immediately. But I wanted you to know." Charlotte felt her strength giving way, and she took fresh hold of herself. She added coldly, "Perhaps you will see them later in the day."

"Let me go now, with you," said Waring impetuously.

"No, no," she said gently. "I could not. I hope they will attend to these matters at once. I want to be — I would rather be free."

Waring could only look at her as she gazed out of the window.

"One thing I ought to tell you," she said in her controlled voice. "A large part of the Petrie estate was invested in tenement-house property. I have greatly reduced the income; they say I have injured the property. I do not know what legal means can be taken to set the matter right with you. I have been spending, from the first, money that was not my own." Her voice at last betrayed her, and Waring's heart was wrung by the sight of her afflicted pride. It was more than he could bear. His impulse was to rush to her rescue with a thorough-going

lie, and let his conscience have it out with him. He compromised, and told her a half-truth.

"Miss Coverdale, you have done nothing that you had not a right to do. There was no one to question for a moment your legal right. The provisions of the will are not yet in force. You are in legal possession until the actual paper is in our hands."

Nothing that Waring could have said, no words of love that he could have spoken, would at that moment have yielded Charlotte comfort so profound as did this assurance. She felt that the greatest wrong of all had been righted. She had resented bitterly that money had been thrust upon her which was lawfully another's. She had longed to believe just what Waring had told her, and now, looking earnestly at him, believed it without more question. Her wounded delicacy was soothed, and her dignity restored in the sight of the man whom she most desired to be absolutely right with.

"I am very thankful," she said, with her full voice again. Its coldness and control vanished. "You will not blame me for what I have done. I know you, and I trust you."

Waring bowed his head. "I thank you," he said, without looking at her. If he had met her eyes that instant, he would have said the one thing that he had to say to her. Still guarding

himself, he turned with a polite speech that chilled her blood. She rose to go. Waring did not behave at all like a desperate man, but he felt like one, as he followed her out. His polite speech he repeated, in stronger language, with rising emotion. She did not answer, but looked back at him with a face he never forgot. Charlotte and Waring had carried the interview through, as both had resolved, without making a scene, and now they were parting. At the last moment, both longed for a scene, for anything to get at the truth! They were both in trouble, - Charlotte could see it in no other way; and both were powerless to say, I am sorry for you. Had they been ten years younger, the scene would have come of itself; as it was, they parted The situation had with miserable decorum. been beyond their grasp.

CHAPTER XXII.

FROM MRS. BISBEE TO AUNT CORNELIA.

CHARLOTTE paid her visit to James Petrie's lawyers. Afterwards, upon her way home, she stopped at Mrs. Bisbee's house, and begged her to lunch with her. The good lady put on her rigolette and trotted across the park, "wondering to herself," as she expressed it.

"Dear Mrs. Bisbee!" Charlotte said so gratefully that Mrs. Bisbee was prepared for confidences.

"A great change is coming over my life," said Charlotte, and Mrs. Bisbee lighted up.

"My dear girl!" she cried. "I have seen it. I have seen it from the first."

Charlotte turned pale. "Oh, no, no, not that!" And the color rushed back upon her.

Mrs. Bisbee looked as if she did not believe Charlotte. She had a gift for congratulation. She loved to dwell upon the happiness of her friends, to dilate and expand it, and to convince a young girl that she was to marry the best fellow in the world, and was to make him a wife of a price above rubies. She was an earnest advocate of matrimony. It was rumored that the late Mr. Bisbee had been trying, not to say a trial. Nevertheless, his widow maintained to herself that there had been a balance of happiness in her favor. "Only take care, my dear," she would say, "not to marry any man who is not severely good. The rest is very unimportant; he may be rich or poor, learned or unlearned; if there is love and character, you cannot be unhappy. Is marriage a failure? Some heretics are saying so. Ye believe in God, believe also in humanity," Mrs. Bisbee would end solemnly. "There is blasphemy against the human race abroad in these days."

"I want to tell you," Charlotte now continued, — " you are the only one." She drew Mrs. Bisbee down beside her.

Mrs. Bisbee listened with round eyes and significant nods.

"It happens at a fortunate time," said Charlotte. "The winter is over, and people are going into the country. It will seem natural enough for me to go away now. By the autumn everything will be settled, and I shall simply have dropped out. I shall hardly be missed, except in Keyser Street. People are scattered, and will not make so much of the story when it comes out, as I suppose it will have to."

"Child," said Mrs. Bisbee, "are you talking to deceive me or to deceive yourself? I have always thought you truthful. There are subjects, then, that even a woman like you must dissemble. You know that Richard Waring loves you. Don't dare tell me you don't!"

"I don't know it!" Charlotte cried wildly. "You must not say such things, Mrs. Bisbee. You are romantic. You want everybody in love," she said tragically, and Mrs. Bisbee laughed.

"Mr. Richard Waring has been unlucky to have this accident happen. I am sorry for him. Before this occurred, the course of true love was running very smooth, if my old eyes were to be trusted. No, no, no! Let me speak. I pity the man now, placed in the position he is. Poor child, your hand trembles. Let me warm it in mine. There, there! Yes, I am sorry for him, all the more because I see you are bent on making it as hard as possible for him. You are running away from him now, and, by all accounts, you behaved there in his office like a marble image. But you are quite right to go to your aunt. You ought not to be left alone a moment now. Before you go, let me give you one piece of advice: don't make it too hard for him. Follow your heart: be great enough woman for that. A syllable of insincerity now, and you may miss your happiness and spoil his. Dear, I know. Nothing but truth will carry people through great crises. One thing more: if you have a scene to go through with him, don't prepare for it. There are times when it is far better not to think before you speak." Mrs. Bisbee paused. "Dear child, praise God for one thing: you two people have done each other wrong, but without wrongdoing on the part of either. That is not often the way."

Mrs. Bisbee's earnestness had stirred Charlotte for the moment, but she fell into greater sadness as she answered her friend.

"Mrs. Bisbee, you do not know all the facts in the case. Mr. Waring has for a long time been devoted to a beautiful young girl — much younger than I. She has a luxurious home, and he would not take her from it to live in a poorer one; that was his point of view, and it was her mother's and her own. Now all that is changed. Now he can marry Grace Hathaway."

"Fiddlesticks!" said Mrs. Bisbee, with a sudden descent in style. "He's not such a fool."

Charlotte praised Grace, in self-martyrdom.

"That is not to the point. The man is in love with somebody else."

"No! You should have seen him to-day.

And you should know how indifferent he has been lately."

"You want to hear me contradict you. Mind what I say about sincerity. Did n't you mean to give me a bite before I went to the train with you?"

Mrs. Bisbee accompanied Charlotte to the station, with a running fire of raillery and wisdom. Neither book nor magazine was opened on the journey. Charlotte watched the flying country dreamily and heavily, informing it with her own experience, and receiving from it in turn a throng of new suggestions. The hamlets by the way had looked to her in times past but clusters of humble houses, only differing in degrees of paint; now, to her eye, houses were homes, founded on the very love that was in her own heart. She looked out upon them with a hope so strenuous that it was a prayer, and besought that love might endure in each little home. was quicker to learn through the heart than she had been before. The excitement of new knowledge allayed for a time her sadness. As she sped on her way, she became filled with a sense of privilege, that she, too, was permitted to love, and suffer, and learn. Then, by degrees, the fatigue of the day settled upon her, and blank despondency came over her. She looked out into the gathering darkness, ready to accept its symbolism, also. She sat with closed eyes, and felt herself reduced to one absorbing pain. Once Charlotte had met with an accident in driving, and had known for the first time physical pain which seemed to leave to her nothing; no mind, no faith, and hardly a consciousness of head or hands. Such an hour she knew again as the night closed in and the land grew dark.

To aunt Cornelia, on Charlotte's arrival, her niece appeared to be suffering from a blinding headache. With the elder lady's dread of travel, this seemed the natural result of a journey "in the cars."

"I am so glad to get home!" said Charlotte, looking about with haggard, unnatural eyes.

"It does me good to hear you call it home, dear."

Charlotte took her aunt's hand in both hers, and then told her in few words the events of the day. "I cannot talk about it to-night, dear aunt Cornelia. I must go to bed and rest and try to think."

Aunt Cornelia was speechless with sympathy and indignation. "All I can say is"—she began several times. Her anger was not directed against any individual, but all blame for what had occurred was laid upon New York.

"I am glad we have got you away from that — great city," she managed to say at last. She

hesitated as to whether she should use a harsher term for New York; but aunt Cornelia was able to pronounce *great city* so as to give it the sound of Sodom and Gomorrah.

The good lady had a very rational regret that her niece had lost a fortune; and yet she had from the first had a faint grudge against Charlotte's wealth. It was inherited from the other side of the family, of whom Miss Cornelia always spoke in the highest terms; again, it was, locally, a New York fortune, which led to the calamity of a permanent absence from New England. Miss Cornelia's provincialism was softspoken, but invincible. She had generalized as to the tenure of fortunes in New York, and saw in Charlotte's experience only a characteristic "They" tore up their fortunes as upheaval. "they" tore up their streets, — that was plain enough.

"Varied experiences, varied experiences!" she repeated. Her temperate speech afforded nothing stronger that night. Nor, although she saw that trouble was upon her darling, could she say much by way of sympathy. She followed her niece to her room, with a blanket upon her arm. To supply her guest with an abundance of bedclothing was a fine rite of hospitality never neglected by aunt Cornelia. "Wouldn't you like another blanket, dear

child?" meant love and tenderness indeed beyond speech.

When the door of Charlotte's room had closed upon her she caught sight of herself in her glass. She looked old and dull-eyed. Color and expression had vanished from her face. She appeared to see in the mirror the woman she was henceforth to be, with light, and youth, and bloom departed from her life. She fell upon her bed, and lay upon her face, her head below the pillow; she abandoned herself to discomfort, seeking sympathy for her agony of heart.

CHAPTER XXIII.

THROUGH ANOTHER DAY.

ONE who knew Miss Cornelia Coverdale felt at once that the house she lived in was inevitable. The clean white paint and shining windows, the slim-legged furniture and sprigged china could not have been ordered otherwise. The house fairly smelled of cleanliness and respectability. The parlor was as consistent as the character of Miss Cornelia herself, and was as highly respected in the community. In one corner stood the tiny old piano, on which, of a Sunday night, Miss Cornelia played hymns, and on week-days played faded, old-fashioned waltzes, quite out of time, with a sentimental rhythm of her own. There was a bookcase with diamond-paned doors containing books clad in brown or black. These had been singularly uninviting to Charlotte at the period when she selected a book according to its green and gold binding and to its broken pages of dialogue. She had since grown to love those russet volumes of the palmy days of American literature. Across the room

was the embroidered fire-screen which had played a part in Charlotte's childhood. Its subject was Sir Walter Scott and his Dogs, and the little girl's imagination was long troubled to identify the author of her beloved "Ivanhoe" with this gentleman in cross-stitch, of the pink worsted cheeks and the blue bead eyes. On the walls hung old engravings, and photographs of works of art. These latter had been brought by friends from Europe, and were respected and hung because of their source rather than because Miss Cornelia at all times relished their subjects. "Europe," be it noticed, was a word spoken by her as reverently as "Boston."

All the appointments of Miss Cornelia's house, I say, are calculable, and therefore need not be further described. The veriest Bohemian could not have visited it without confessing that even respectability has a charm of its own.

"Let me have a good look at you, dear. Let me see how you have slept. A little pale yet," said aunt Cornelia next morning. She had thought much about the events of the previous day, and had now found words to express herself with unwonted energy.

"Charlotte, I cannot forgive their blundering. To have taken you out of your peaceful life, and to have dragged you to that great city, and given you a year of confusion, and disturbance of all your ways!"—for "ways" were, above all things, dear to aunt Cornelia. "To have unsettled and interrupted you so, and then to leave you like this! I can't be reconciled!"

"I am going to begin all over again," said Charlotte cheerfully. "The year's experience has been no loss to me — great gain, rather."

She was fresh in her morning strength, and thought gladly how much the change of scene had already done for her. She felt strong and confident in her self-control. Then she remembered something that Richard Waring had once said to her. She did not observe by what an ingenious association of ideas she was so constantly reminded of him, or by what a remarkable exercise of memory. This he had said to her: the Puritan temperament is to the Puritan heart as the governor is to the steam-engine. You may have so large a governor and take so much of the power to drive it that you cannot obtain the best results from the engine. Charlotte recalled this and disputed it. She exulted in her self-control. Her constructive mind was already at work upon a scheme which, she felt sure, would obtain the best results from the engine, although she was aware of the tremendous power expended in governing her heart. She unfolded her plans to aunt Cornelia. In the large, oldfashioned house she proposed that they should establish a school, and she wrote out a circular, setting forth the advantages offered. Her aunt approved without a question, glad to have her niece at home on any terms.

"It seems the best thing you could do, with your experience and your fondness for young girls."

That was what Charlotte had in former days liked best to have said to her; but her aunt's speech now fell upon her heart with a dull thud.

"Dear aunt Cornelia, it is next to the best life that a woman can lead."

"Well, perhaps what you mean is true. But I can say that I have been very happy as an aunt." The old lady had laid her hand upon Charlotte — her utmost caress.

Charlotte hung about her aunt all the morning, following her up and down stairs, and out into the garden. They dropped out of sight the past year, and took up the old familiar times when neither James Petrie nor Richard Waring had existed for Charlotte. Her aunt delighted in ignoring New York, and she herself felt that there was safety in it. Aunt Cornelia, with garden gloves and scissors, snipped and clipped, and talked the while more freely and contentedly than Charlotte had heard her for many a day. She was unselfishly glad that her aunt was not to be thrust out again into that strange

and awful city. They sat down by and by on a bench in the spring sunshine.

"I often think of what Dorothy Wordsworth said," began Miss Cornelia, in her most comfortable tones. As Charlotte listened, she was full of peace and affection, and wondered why she was not satisfied to remain in that place and that mood forever.

The midday dinner over, Charlotte left her aunt for the first time and went to her room. A swift change came over her. The light went out as it had done before. Resolved not to indulge her misery, she busied herself about many little things. She set her bureau drawers in order, and put away carefully and permanently the contents of her trunk. She took as many unnecessary steps as possible, and did and undid several times whatever she put her hand to. Her mind would not enter into what she was about. All that it would do was to pursue up and down two lines of verse, as she carried something from one side of the room to the other, and then back again.

"The sad mechanic exercise
Like dull narcotics numbing pain."

The lifeless monotone in which she murmured the words broke down in a moan or a tearless sob, and her voice seemed too faint to go on. Yet, as long as breath lasted, she kept on with the refrain: "Like dull narcotics numbing pain." The subtle quality of the verse appeared, indeed, to benumb her at last. Her feet failed her, and she sat down murmuring still, "Like dull narcotics — like dull narcotics numbing pain." She laughed. The laugh frightened her, and brought her back to herself.

For the rest of that afternoon Charlotte put forth a violent effort of self-control. She read, and wrote letters, and dressed carefully for tea. She put on a light yellow gown, five summers old.

"It does me good to see that dress come out again," said her aunt, as Charlotte came down the stairs. "I should say there was a good deal of wear left in it yet. It always was a pretty dress, with your dark hair."

Charlotte had a deeper motive in wearing the yellow muslin. She was struggling to restore her old life, and she fancied she might feel like her former self, attired in the dress she had worn "before anything happened." The result was only a confusion of identity. She could not even look like her old self. She bore the marks of suffering and joy; the yellow gown had had no share in either. She would rather have worn the dark traveling dress in which she had had her last interview with Waring.

They sat down to the tea-table, which might

have been standing there for the last half century, so true was it to its traditions. There were the berries in the same glass dish; there was the sponge-cake, following an old and honorable recipe; and there were the tea-biscuits that had had the same lightness and delicacy for fifty years, at least.

The table was laid in a north room, and opposite Charlotte there fell upon the wall the reflected light from a glorified window across the street. That northern light from the low sun had been a weird, mysterious appearance to Charlotte in her childhood. In her present mood there were new interpretations to be read everywhere. The pale, delicate sunshine falling across her aunt's walls appeared to her symbolic of aunt Cornelia's lot; so had her life been softly lighted by reflected happiness. Charlotte's eye was fascinated by the placid, lowlying bars of light, so tender and still. That was the happiness that she herself might attain; she, too, might live in reflected sunshine. Ah, but she remembered again: Richard Waring had once said that life had become a sad thing when it took refuge in altruism. At all events, there was peace in that pallid sunshine, and for more than peace she would not ask. There was the return of a feeling that had visited her for one moment that afternoon. She had caught sight below her open window of pine boughs liquefied in the sunshine. The polished needles shone with a watery brightness, quivering in the light. Charlotte watched the dance of the sunlight in and out among the deep branches; and the beauty of the sight flashed across her heart the promise that she might be happy again. It was the healing of Nature; and now again there came to Charlotte the same stirring, and settling into peace.

Charlotte and her aunt sat talking in the twilight. At first they lingered over the past, now more to aunt Cornelia than the present or the future. They spoke of Charlotte's father and mother and of her childhood. As the darkness settled, there were frequent pauses, in which each was thinking.

"I am glad, dear child, that you have come home again. Now we can go on together in peace and contentment."

This speech had a strange effect upon Charlotte. It made her do a cruel thing, with the sharp, sudden selfishness of love.

"Oh, aunt Cornelia," she cried. "I am not what you think. I do not want to live here. I do not want to have a school here." She hid her face in her aunt's lap. "I loved him so!" she gasped.

Aunt Cornelia had never before heard such a

confession. She was deeply moved by it, but chiefly with pity for Charlotte that she had betrayed herself. She stroked the girl's hair, striving, with some gentle, irrelevant remark, to make her forget what she had said. But her compassion and her confusion were alike lost upon Charlotte.

"I will tell you everything, aunt Cornelia. My heart will break if I do not tell you. I cannot bear it any longer!"

"There, dear! There, dear!"

"But I must bear it! Could n't you see, aunt Cornelia, there, before your eyes, how he came, and what was happening? And now this dreadful thing has come, and even if he had loved me—sometimes I thought he did, till lately. Lately he has been so distant. Oh, if I knew! If I knew he loved me, and kept away now because he could not offer me back my fortune— But he does not love me, he does not love me!" It is the business of confidantes to contradict, but aunt Cornelia did not do it, and Charlotte's voice grew harder. "If he loved me, he would not leave me here. He would break through everything and come to me."

Charlotte did not venture to speak again until she had her voice under control. She understood aunt Cornelia; the dear woman had done her best.

"Aunt Cornelia, I will not break my heart, I will promise you. Love is not all of life, is it, aunt Cornelia?"

"No, dear," answered her aunt obediently.

"Perhaps it used to be, with women. They had nothing else, poor things! There are so many things for me to do; it is not as it used to be. We need not be unhappy, we modern women." And upon this declaration, Charlotte broke down in hopeless sobbing. Aunt Cornelia said nothing, only dropped little pitying sounds upon her from time to time.

Charlotte at last raised her head. "I want the air," she said, her voice stained with tears. "I will go into the garden."

"Not without a shawl, dear."

Charlotte submitted to a black shawl over her hair and wrapped close about her throat.

"The night air, you know, dear, — though there is a lovely moon."

She did not offer to go with her niece. She had gained new knowledge of Charlotte in the last half hour. The girl who had always appeared clear and simple, "always to be depended on," suddenly presented difficulties. Charlotte's exultation in her modern womanhood, followed by a flood of tears, was a contradiction that baffled aunt Cornelia.

Charlotte went into the garden. By moon-

light there was a sympathy and intimacy in the scene that she had not felt by the light of the There was irresistible tenderness in the moon that shone down upon her; she could not but turn towards it the secret of her heart, and cast her spirit upon the spirit of the night. The moonlight melted trees, shrubs, and grass into a garden of dreams; and the night air subdued the scents of the earth into a deep fragrance that was the very breath of Nature. The old garden, as Charlotte had sat there in the passionless daylight, had soothed her soul to a calm that seemed to her now but death in life; it had been the calm that renounced love. ascending to a higher calm, to the high-hearted acceptance of life with all its conditions of joy and pain. She felt herself brought into new kinship with Nature, encompassed and consoled by companionship beyond that of men and women. She feared to lose this if her love were to be taken from her, and its suffering were to be followed by painless peace. At moments during the day she had felt the sweet persuasion of Nature, but here, in the radiant night, she knew herself its child. She paced up and down the garden walk, with face turned upward.

"Would n't you like to come in, dear, and see Mrs. North?" came the voice of aunt Cornelia from the back porch. She had already begun to act upon her affectionate theory that Charlotte must be "diverted."

Mrs. North sat upon the sofa, with her knitting upon her lap, and, without rising, gave Charlotte a hand that had no grasp. She asked Miss Cornelia's niece if she were quite well, also when she had arrived in town, after which she appeared to forget her, and fixing her eyes on her knitting, returned to impersonal matters. Mrs. North had much to talk about. She was a liberal reader, a veteran traveler, and, in a quite impersonal way, had seen much of the world. She was no gossip. Talk about things, not about people, was her advice to the young. She talked and listened with eyes upon her knitting. Her knitting accompanied her to lectures and concerts, to the untold annoyance of performers. One irritable foreign conductor had sent down the message to the lady in the front seat that if she would knit in time, she might continue; if not, she would have the goodness to take her leave. Mrs. North repeated the anecdote of the foreigner as she told an anecdote of a child; they were alike amusing to her in their innocent folly. Miss Cornelia listened with infinite respect to returned travelers, all the while feeling her lot a privileged one that she could sit at home.

Charlotte looked at Mrs. North and did her

best to follow what she was saying about the pyramids. Alas for the poise and serenity of a half hour ago! Charlotte sank on the instant in the presence of her aunt's visitor. Her heart fled to Richard Waring, and hid in his sympathy and comprehension. She was so sure of his judgment of Mrs. North that she was sustained through the history of an entire winter on the Nile. And so the evening wore away.

CHAPTER XXIV.

THE WILL IS FORGOTTEN.

A LETTER lay by Charlotte's plate at the breakfast-table. A glance told her that the address was in Waring's handwriting, and that the letter bore no stamp. He is near; he is here! She lingered in the joy of that, and delayed to break the seal. The outside of the letter was all that she could bear at the first. Then she opened it slowly, and with still breath read a dozen words. She said quietly to her aunt, "Mr. Waring came last night. He wants to see me."

Aunt Cornelia looked at her, and the tears filled her eyes.

"Oh, no, not that, dear aunt Cornelia. There is a great deal of business that we have to attend to; there is so much property to be transferred."

"Yes, yes," said aunt Cornelia. She turned her back and wiped her eyes. When Waring rang the front-door bell, aunt Cornelia had taken care to be trimming rose-bushes in the garden. Richard Waring stood in the middle of the room, looking at nothing but the door by which Charlotte must enter. There was no longer complexity in his feeling or his purpose. All conflicts of duty and of delicacy were at an end. He stood there ready to say, I love you, the instant that she appeared to him.

That is a momentous entry when a woman walks into a room to meet a waiting lover. Charlotte paused outside the door. Her heart beat wildly; her frame vibrated as under the throb of a strong engine. Nevertheless, she held out her hand to Waring, and greeted him lightly and cordially. In her self-consciousness, she was so brisk and bright that Waring was discomfited. They fell to talking of old New England towns, and both said some very good things, to their mutual dissatisfaction. Waring snatched at a New York topic, and even plunged into a matter of business. Charlotte talked bravely, her heart sinking steadily under the reflection that this interview, too, was going all wrong. With the strained and painful relation between them, it was apparently impossible to speak in any but an artificial way. How had she ever fancied that this barrier could be overcome? Mrs. Bisbee had bade her be truthful when the great moment came; and she saw, through her trouble, that it was she herself who was keeping the

talk superficial. Insincerity is the last desperate resort of a sincere woman in distress. Charlotte hid in it; it made a darkness about her, in which she and Waring seemed vainly trying to reach each other. Then she thought of him; she threw herself into his place, and forgetting herself, she saw only his part in this trouble. She pitied him, and the woman's impulse proved a divine leading. She was for an instant able to speak truly even to the man she loved. She said, "I must tell you. I have felt very sorry for you in all this. I have felt — I have known — what you must feel." Her voice had lost its friendly cheerfulness; it trembled with sympathy. Then she added, with sweet, heartfelt voice, "Oh, let me speak the truth to you. Let us have nothing but the truth between us."

Waring sprang to his feet, and stood before her. He spoke almost roughly. "The truth? You will have the truth? The truth is, I love you!"

She let herself be drawn to him. "Will you love me? Will you let me try to make you love me?" She stirred a little, but did not answer. "Charlotte, speak to me!" At the sound of her name, never so tender a name before, she looked up and moved her lips, then hid her face.

"Charlotte, Charlotte," he called her, exulting in new liberty, as he uttered the dear name by which she had long lived in his heart. It gave them both a sweet surprise each time that it was spoken. "Charlotte!"

" Richard!" she whispered.

Meanwhile aunt Cornelia's scissors were making havor among the rose-bushes. She knew what was passing in that corner room, and she looked up at the windows with tenderness and with respect, touched, even in this unselfish woman of seventy, with gentle envy and regret. Aunt Cornelia had no doubt of the result of this interview. Her mind was, indeed, divided between the sentiment of the hour and the consideration of dinner. Of course she should invite him to stay; "it" would all be "over" by that time. Aunt Cornelia's scissors cut away recklessly in her excitement. At length she crept around to the kitchen door, and gave her orders to Margaret, who looked startled and then knowing. Miss Cornelia returned stealthily to her rose-bushes. She could not make out her own feelings. "I love her, and I want her to marry him, but somehow I can't bear to be in the house!" The old lady opened her eyes wide, to keep back the tears.

Charlotte and her lover found it not urgent that they should discuss business matters, and New England towns lost interest for them. There seemed all at once no necessity about anything. They were suddenly in possession of all time, or, rather, they were transferred to new space, where time was not, duty was not, words were not. Passivity was sweet to Charlotte. To receive was more blessed than to give; to be loved more precious than to love. To see her wrought to such stillness and surrender filled Waring with pride and humility. He was touched by the pathos of womanhood that lies hidden in its power, and that asserts itself in modern conditions by as sure an instinct as at the beginning of time. Looking upon her as she rested in an ecstasy of peace, Waring was moved with the awed gratitude of the high-souled man in presence of woman's love.

Charlotte, in turn, was deeply moved by her power over her lover, by her apparent possession of his life and of his future. There was a mystery developed in her, by which it was given her so to transfigure this strong man. She was awed, moreover, by his conception of herself. She seemed born again into a new and unutterably sweet self-consciousness. It was the supreme pleasure of individuality, to be seen thus, as her lover saw her, set apart from all the world. She felt it joy undeserved, unearned.

Her former efforts after goodness looked poor and commonplace; she was constrained henceforth to be — what he believed her.

One tender regret touched their happiness. They mourned that they had lost ten years of life together.

"We have been so long in finding each other!".

They traced lamentable delays and perversities of fate. They readjusted the past fendly and foolishly, with sweet and unprofitable planning of what might have been.

"Charlotte, I have been dreaming of you for years. Now I know it. I have been coming to you, my darling. Was there no way for you to know?"

Charlotte gave a little cry of happiness. By and by she murmured, "But I grudge those years. I am not young any longer."

"My beautiful immortal!"

She sat upright, with shining eyes. They fell before his, and she said lamely and girlishly, "You say such things!"

- "Of course I do. Have n't I suffered enough from not saying them?"
- "Oh, were you unhappy?" said Charlotte, with content.
- "Dear," she said suddenly, "I believe you write poetry."

"Not for years. I have had no heavenly goddess to inspire me. One must have a muse to invoke."

"Did you ever have a muse to invoke?" Charlotte turned upon him. "Oh, if you did, don't tell me! Never let me hear of her!"

Waring laughed, but he was seriously interested.

"Charlotte," he said, "my follies have been of a sort that you and I could laugh about together."

"No, no! I could never laugh."

"I think you could. I am glad you could," he added gravely.

But there was little need of carrying retrospection farther than the past winter. They had met less than a year ago, yet it was a lifetime for reminiscence.

Charlotte took delight in calling him to account for his recent neglect of her. It was a dear privilege to question him; she cared not much for the answer.

"That night at Mrs. Appleby's," she said, "why did you treat me so? Hardly listening to me, barely speaking to me. I suppose you were composing a leader while you were looking at me in that dazed way."

"I was madly in love with you, in plain terms."

"That was your way of expressing it?"

"You would not have had me snatch you up and away with you in that fashion, would you?" said Waring, pointing to a photograph upon aunt Cornelia's walls, the copy of a well-known group in Florence. "That was the only alternative."

Aunt Cornelia, as the dinner hour approached, began to hover about the hall, pained, but fascinated. Her own familiar parlor door looked to her impregnable. Her knees were weak and her hand shook. She retreated to the kitchen and tried to say lightly, "Well, Margaret, is dinner about ready?"

"We might ring a little bell, mum, right outside the door," said Margaret, who grasped the situation.

"You may ring it, Margaret."

The door opened, and Charlotte came out to her aunt, who stood in increasing agitation at the back of the hall.

"There, there! Dear child, dear child!" She did not wait for Charlotte to speak; for the tears were hard upon aunt Cornelia, and her voice broke with the last word.

"Richard, come! Aunt Cornelia, here is my Dearest. See!" And Charlotte stood clasped in her lover's arms before her aunt's very eyes. Richard stooped and kissed the old lady, and she put a hand on each and tried to say she blessed them.

"You'll stay to dinner with us," she said brokenly. "Charlotte, will you see if the table is just as you like it, dear?"

One of the most trying efforts of aunt Cornelia's life was the attempt to carry on an agreeable conversation through the meal that followed. Charlotte sat silent, with eyes shining upon the wall opposite. Richard, conscious of nothing but her presence, did not look at her, but bent himself to conversation with aunt Cornelia. He ate a substantial meal without knowing it, while the two ladies played with their meat and potato.

When the parting came that night, and there was mention of Waring's speedy return to the city, Charlotte besought him to linger for a few days.

"There have been so many years," she said. "Stay a little now." She did not look at him as, with her mingled passion and shyness, she pleaded for delay.

Waring looked thoughtful as he ran over in his mind his obligations for the coming week. She saw that she ought to let him go, but she turned her face to him with a radiant smile of persuasion.

"A few telegrams will arrange matters. How can I leave you?"

Suddenly Charlotte cried, "I forgot the will. I had forgotten it entirely. You have to go on account of that."

"And I had forgotten it, utterly. What is James Petrie's will to us, love?"

CHAPTER XXV.

"IN THE MIDST OF LIFE."

WARING thought it a delightful instance of the caprice of a superior woman that Charlotte urged upon him next morning the necessity of his returning to his post.

- "I see things differently by daylight," said Charlotte.
 - "Oh, I hope not."
 - "I am a more reasonable woman."
 - "No, no!"
 - "I think it is your duty to go."

He kissed her.

- "Don't you think you ought to go?" He kissed her again.
- "You think it would be right for you to stay? I suppose you know best!" she whispered, and laughed and sighed.

The sweetest human speech may not be written down; neither the talk of a mother to her darling, nor the murmur of lovers confessed. With Waring and Charlotte, the old subjects appeared postponed for a time, or if they re-

turned, they were touched with a new light. Infinite new matter was opened up between them. The lovers' dual introspection shut out all other themes at first. How Charlotte came to be Charlotte, how Waring was the man he was, this was tenderly investigated from day to day. Charlotte dwelt upon Richard's boyhood with the woman's exquisite maternal yearning over the childhood of her lover. It touched her profoundly that he had lost a mother's care, and her heart hardened towards the woman who had given up her child even to James Petrie. was sweet to Charlotte to put on little airs of motherliness with Waring, with a loving and playful longing to supply what he had lost of woman's care. The next moment it was as sweet to her when they changed places, and he smiled upon her as if she were a child.

"We take turns in being superior, dearest," said Charlotte. "Yet I am sure that I look up to you."

"And I to you. I fancy Nature will always take care of that. You and I, the woman and the man, may rest serene. No superficial changes of society will ever alter it."

Charlotte looked thoughtful. "'Not like to like, but like in difference,'" she murmured.

"Nevertheless," he said, speaking slowly, and looking into her lovely eyes, "I have not a doubt that the farthest advance of the human race is to be found in the woman of the nineteenth century. That is as far as evolution has gone."

Charlotte drew away, amused, and on her dignity. "I read your essay on New Types, sir."

"Charlotte, I have nothing to say—nothing but this: I wrote it before I knew you. Come back to me!"

Changes were wrought in the minds of both, though not by processes of argument. There was no shock of conversion to rouse Waring's skepticism; but he came to himself, to find his thoughts kindled with a new vitality. Enthusiasm was a feeble name to give the power awakened in him, — the power to believe and hope. He drew from Charlotte's soul the promise of heaven and immortality; her gallant patriotism quickened his faith in his country; her generous humanity sent a current of vitality through all his relations with his fellow-men. She embodied for him the poetry of these high themes. In her new beauty, the spirit shone out as never before through the translucent flesh; soul and body beautified and expressed each other. There were new notes in her voice, new lights and depths in her eyes. While she in herself was to him all poetry, it was his love that was to her the profoundest experience of poetry that life had given her. Akin with Nature, Charlotte had

called her love, under the moonlight; but now it appeared to her the sublime presence of the supernatural.

"Nothing that we are asked to believe is more wonderful," she said, with bated breath, "not the presence of God, not the life hereafter. You know the child that looked at the dead face, and said, 'I don't understand it,' and the poet said, 'Nor do I.'"

"Love and death are the realities. There is nothing else. They teach the rest," said Waring.

The lovers dwelt in an exalted solitude, and were loath to leave it.

"Are we selfish? Are we forgetting the world below?" Charlotte whispered.

"We have a right to."

She rested upon this for a time.

"I never wanted so much to make other people happy."

"All in good time. Not just yet, my darling."

"How I pity other people — so many of them."

Waring let her pity them, and called her an angel.

"The Hathaways! Sue Hathaway is not a happy woman."

"I am glad to hear it."

Charlotte was silent. In the happiness of the

past few days there was but one pang, in the thought of Grace Hathaway.

- "I am always running against that young Austen there," was Waring's next remark. "What's the meaning of that? I suppose you know."
- "What?" said Charlotte. "I never heard Grace speak of him."
- "Ah! Grace!" They smiled, and a shadow was gone.

It was not till several days had passed, that the will was mentioned again. Charlotte began with a little shiver. "I have dreaded to ask. Will everybody have to know?"

- "It depends a good deal upon whether we bring that scoundrel to justice."
 - "Scoundrel?"
 - "Who stole the will."
- "I knew he was a villain by the way he approached me with it. But how can you prove that he stole it?"

Waring looked at her and hesitated. One motive led him to conceal from her now and always the fact that he had been in possession of the will. A stronger impulse drove him to lay at her feet the final proof of his love.

"He stole it from me," he said, briefly.

Charlotte stood erect, and looked down upon him. She was thinking back so rapidly over the past year that at first she could not speak. To Waring's amazement she turned upon him with reproaches.

"How could you do it? It was not right. It was not carrying out his wishes. He never wanted me to have his money. How could you leave me in such a position? It was not fair to anybody. Oh, how can I ever forgive you?"

Charlotte burst into tears.

"Charlotte," said Waring in a steady, but tender voice; and Charlotte ceased sobbing. "I meant to do worse. I meant to destroy the will. It was because I loved you."

Charlotte raised her face. She leaned towards Waring with hands outstretched, and drew him to her. "Did you love me so?" she said in a whisper in which her whole soul vibrated.

"Mrs. Bisbee is right," said Charlotte afterwards. "Love simplifies everything. Love is crowned by a sacrifice, even a sacrifice of pride, like mine."

"Or like mine," said Waring. "You may pity the hurt to my pride when I filed the will that was to disinherit the woman I loved."

"Richard, tell me! If you had destroyed the will, and had left me a rich woman, what should you have done?" Her look was irresistible in its alarm and appeal. "I should have asked you to marry a poor man."

"I am grateful," said Charlotte simply.

"You love me perfectly," she said again. "I had a fear. I know there is a danger, when two people are like you and me. There is a danger of mistaking congeniality of tastes for love. I thought once we — you — I mean, I, had done it." Charlotte hid her face.

"But you are perfect towards me — towards us all." Charlotte could not have told why, in the past few days, she had drawn closer to other women. She watched her lover narrowly, exacting of him a love that included all other women in its reverence, and excluded all other women in its passion.

One evening, as Waring was leaving the house, he was met by a boy with a telegram. He stepped back into the light of the hall, and read the bit of paper. The message had been forwarded from his office, and was from Mrs. Hathaway. Her husband was dead, and she begged Waring to come to her.

CHAPTER XXVI.

IN NEW YORK AGAIN.

"CHARLOTTE! I knew you would come to me!" Mrs. Hathaway clung to her cousin, and the two women wept together.

"It was so sudden," and they cried again.

"The doctor said, though, that it had been coming on for a long time. I remember what you said about a long vacation for him. I did all I could, but he said he could not get away. We are so bound by circumstances in this world, Charlotte. I am sure I have learned to submit."

Sue's worldliness with its tincture of piety was more than Charlotte could bear, her heart all sore with the fate of John Hathaway. She inquired about the children.

"They are broken-hearted, Charlotte. He was so fond of his children. You know — how fond — he was. When they were babies — oh, I can't, I can't talk about it. But you don't know how I go back to that time, Charlotte. It is curious, I seem to remember him better then, actually remember him better, before he got into

things so much, before he was so driven. And I go back before that, too, when we were engaged and first married. He was devoted to me. They all said at home that he would do anything for me, that he would give me everything I wanted. And he has - simply existed for me. I told you that he was silent and depressed. I ought not to have spoken so, for I never knew him more thoughtful of me than he has been these last months of his life. It seemed as if he could n't do enough - like having my room done over, you know, and the new set. I am glad I was always thoughtful of him. I don't know how I could have been more careful of his health than I was."

Charlotte had hidden her face in her handkerchief and was shedding tears of unrelieved bitterness. They were for the life of John Hathaway rather than for his death.

"And now he's gone!" Sue broke down in simple grief, less harrowing to Charlotte than blind retrospect. She put her arm about her cousin, and hushed her tenderly. Again and again between her sobs Sue would call back the days of her early love.

"Everybody will tell you so. That is the happiest time," she said, with tearful voice.

Charlotte wondered, doubted, and deplored. She and Richard had lately begun to talk about their married life, with solemn and joyous faith in the future of their love. They pondered together the history of this marriage ended, as theirs was to begin.

- "What grieved and puzzled me was that no outside influence could reach them or help them. It was so absolutely their own affair."
- "That is what people ought to remember at the altar."

Charlotte looked steadily at the floor. "I liked John Hathaway's society, and I brought something into his life. But it did not help matters. It was a failure."

"I saw all that."

She looked into his face, and said quickly, "I can never speak of it, Richard."

- "I have tried to be the right sort of cousin to Sue," she said afterwards, "but a cousin is the vaguest thing in the world. We have been together a great deal, but we have never affected each other in the least."
 - "She clings to you now."
- "You and I must help her, and we must help the children."
- "There will be need of it. I had a talk with Austen at John's office. He's a clear-headed young fellow. He knows how Hathaway's affairs stand. There will be very little left for them but his life insurance."

- "His life insurance!" Charlotte echoed.
- "He was heavily insured. I suppose he fore-saw a break-up of this sort."
- "And Sue will live on his life insurance! There's a tragic fitness."
 - "How about Grace, and the rest?"
- "I have something to tell you about Grace," said Charlotte, smiling once more.

That morning Grace had found herself alone with her cousin, and after closing the door and guarding against treacherous portières, she had drawn Charlotte to a confidential sofa.

"You have been so kind, cousin Charlotte, you and Mr. Waring, and -everybody." Grace pressed her lip hard with her teeth, the tears came into her eyes, and she smiled. She had grown older in the last week. She looked the woman in the poise of her figure, the carriage of her head, and the steadiness of her eyes. Glancing at the two sitting side by side, one would readily have pronounced them kinswomen, closely related in spirit and temper as well as in blood. Grace was still girlish in expression, as she poured into Charlotte's ear the history of the last great days. The same story she had heard from Mrs. Hathaway, who had related every particular with such truth to her own nature that Charlotte marveled at the power of sorrow to touch the springs of character. In her every-day

conduct, Mrs. Hathaway was, like most people, at one time better than her thoughts, at another The outer life is, indeed, a mean time worse. between the extremes of the inner life. There was at present in Mrs. Hathaway's case no such unconscious compromise with herself. She had never before been so fully and freely what nature and the world had made her. With the girl's mother in mind, Charlotte listened anxiously to Grace, craving that she might ring true under her first great experience. Charlotte was filled with emotion as she saw the young girl's just and generous mind appear. daughter's grief was made profound by the woman's tender and pitiful perception of what her father's life had been. Charlotte let her sob herself quiet again.

"It seems almost wicked to be happy about anything," said Grace, at last. "But I am. I wanted to tell you." Grace looked straight down to her lap, and pulled the corners of her handkerchief.

"I never supposed I was inconstant. I always supposed there would be just one person and never any other. I would rather have a broken heart than think I was fickle. Would n't you, cousin Charlotte?"

Charlotte was not prepared to say.

"I was miserable for a little while," Grace

continued, "but somehow nothing lasted, not my love and not my misery, after — well, I may as well confess it - after Frank Austen came. He showed right out so plainly that I could n't help it. And now that we have been in such trouble, he has been simply perfect. Mamma herself says so. Charlotte, I dreaded to tell you. I know now as well as you do how silly I have been. Perhaps I did n't really care so much about - the other. I'd rather think anything than that I was inconstant. And he seems just the same friend he always was, especially since dear papa died. Why I do love him, only it is different: Frank Austen is much more the sort of person to fall in love with. Now, is n't he? He is so much younger, and so much handsomer, don't you know?"

Charlotte smiled and petted her, and fell in contentedly enough with these conclusions. Grace knew no more than that Charlotte had been at her aunt's for a week, and had returned to the city upon the summons from Mrs. Hathaway.

In the course of a few days Charlotte intrusted her secret to her cousin, but begged her not to mention it to Grace for the present. Mrs. Hathaway listened with smiles as sad as her tears. Charlotte was deeply touched by her response.

"He was John's friend. He was the best friend John had," was all she said at first. Charlotte loved Richard for this friendship. She pressed Sue's hand in gratitude, and the poor woman murmured brokenly, "All I can say is, I hope you will be as happy as I have been."

Charlotte could have cried then.

"Charlotte," said Mrs. Hathaway, "we shall have to give up this house. We shall have to board or go into the country. I would much rather board. Do advise me!"

Charlotte gave the advice she was asked for, but Mrs. Hathaway was restive under it. "It would be the greatest sacrifice I could make—. to go into the country," she pleaded against Charlotte, vaguely blaming her cousin and holding her responsible for the dullness of the suburbs.

- "As for your advice that Grace and Frank should be allowed to marry in a year, what have they to live on, pray? With only his salary, they would be poor people simply poor people, nothing more or less."
 - "Let them be poor people, then."
- "Ah, Charlotte, you don't consider what it costs young people to begin life nowadays."
- "I do consider, Sue. There has never been a time, I think, when they could make so pretty, refined, expressive a little home out of such

modest materials. Love in a cottage was never so practicable."

"There is little use arguing with you, Charlotte. When you have kept house as long as I have, when you have seen more of the practical side of life — You see you are sentimental, Charlotte."

Charlotte nodded and smiled.

"Then, too, you are in love. There is no use arguing with such a person."

They talked of the other children.

"You must let Richard and me help about their education, dear Sue," said Charlotte, laying her hand upon her cousin's.

"You always think so much of education," said Mrs. Hathaway charitably. Yet she was not ungrateful. "His father's heart was set on Ned's going to college. And I want he should go, no matter what it does to him," she said.

Deprived of her husband's support, Mrs. Hathaway clung to Charlotte more and more as time went on. She resisted her cousin's advice at every step, and took it finally. She moved to the country, and set up a cozy home. She married her daughter prettily at the end of a year, and saw her established in a little home in the same suburb. She submitted to a college education for Ned and Patty, and even, in the absence of wealth, felt that education might be

a means of conferring importance upon a family. She came to find worldly satisfaction in mentioning carelessly "my son at Harvard" or "my daughter at Vassar."

This was years after, however. Meanwhile, we are concerned with Charlotte. She was not long in telling her story to Mrs. Bisbee. The two spent an hour together, in which but one topic was discussed. Mrs. Bisbee made haste to Waring. Her congratulations were the most original he received, — instructive and amusing, "tragical-comical-historical-pastoral," Richard told Charlotte.

"I have been talking with Mr. Waring," Mrs. Bisbee reported. "I like him. In fact, I have always liked him, though I believe I have accused him of a literary way of looking at things. They're cold-blooded creatures — these critics. It does me good to see one soundly in love."

"Did you tell him that?"

"Just that. I say what I please. It is one of the perquisites of my years. I have learned to take the good things of each age as I come to it. I found him frank-spoken, too. I like a man who is n't squeamish about calling a woman an angel. I may be old-fashioned. At any rate, there is an old-fashioned flavor about your love story that I like. Why, that lover of yours talked poetry to me for an hour."

"That was a tribute to you, Mrs. Bisbee," laughed Charlotte. "He talks prose to most people."

"And I answered him in Shakespeare." Mrs. Bisbee smiled to herself, as if she remembered a good thing. "I wish him joy of the career he appears to be going into."

"He told you?"

"Municipal politics. Whew!" said Mrs. Bisbee, frankly. "I am glad he keeps hold of his paper with one hand. Well, I could only answer him again in Shakespeare. There's no need of anybody else. What do the rest of them write for? This was what I said." When Mrs. Bisbee repeated a passage of Shakespeare, she recited it very badly. Where her voice should have fallen, it rose with comical energy; where it should have risen, it fell with tragic stress. Under the conviction of Shakespeare's greatness, she uttered no word of his lightly; but with solemnity of pause and weight of emphasis, she pronounced the syllables as if they were Holy Writ. It was in this fashion that she had turned upon Waring, and had bidden him and his paper establish

> "Piety and fear, Religion to the gods, peace, justice, truth, Domestic awe, night-rest, and neighborhood, Instruction, manners, mysteries, and trades, Degrees, observances, customs, and laws."

"Your romance is meat and drink to me, Charlotte," said Mrs. Bisbee, later. "I am like the old Frenchwoman. Every woman, she said, is romantic twice in her life — once at sixteen, on her own account; again, at sixty, for other people."

Mrs. Bisbee sighed, and it was a genuine sigh. Mrs. Bisbee's sighs were usually fine comedy effects.

- "What are you thinking of, dear Mrs. Bisbee?" said Charlotte.
 - "I am thinking that I envy you."

Charlotte made a sweet sound of love and protest.

"I am a lonely old woman. I have always said there was no need of being lonely, with the world as full as it is. But sometimes it comes over me."

Charlotte did not remember before to have seen a tear stand in Mrs. Bisbee's eye.

"I have nothing to complain of. I have a comfortable little nest round the corner. My hall bedroom does very well. 'I could be bounded in a nut-shell, and count myself a king of infinite space.' I am abundantly entertained. I discover a new type every day. But types do not feed the hunger of the heart."

"Ah, no," said Charlotte, with rich feeling in her voice. She sat silent for a moment. "Mrs. Bisbee," she said, "I have sometimes thought that you and Mr. Pil—"

- "No, no, my child," interrupted Mrs. Bisbee. "I am too romantic for that too romantic to marry for a home."
 - "I am glad," said Charlotte, and kissed her.
- "I shall not be lonely so long as I have you, my daughter."

Charlotte's face lighted with love.

"You and your husband," Mrs. Bisbee finished.

Charlotte's face shone brighter, and she hid it against Mrs. Bisbee. "Upon my word," said that lady,

"'I think there is not half a kiss to choose Who loves the other best.""

CHAPTER XXVII.

THE WINGED VICTORY OF SAMOTHRACE.

RICHARD WARING and his wife had come up the great stairway of the Louvre, and had with one impulse stopped before the statue that faced them. Without a word, they seated themselves upon a bench at the side. They cherished their silences; nothing, to their own perception, so expressed the harmony of their minds. They gazed at the glorious creature before and above them. Charlotte looked at Richard, and then again at the statue. She gave the long sigh of joy in presence of beauty, and turned to her husband with finely imaginative look.

"Yes," he said in a low tone.

He watched her, and listened for the fine reverberations of her nature. She kept her eyes upon the Victory, and by and by rose and went to the other side. Richard would have followed her, but he was arrested by her pose. A thrill of sympathy had run from the wonderful living marble to the sister woman beside her. By the

marvelous speech of the body, the two appeared to greet each other, as animated by the same spirit. The Victory, treading firm and light, with goddess step, the prow of her ship, carrying the motion of wind and wave in the sweep of her garments, stirred heart and imagination. The life that flushed the marble was the vitality of noble womanhood that would have strengthened and purified the weakest beholder. New power seemed to Charlotte to course through her own being as she stood gazing. The divine energy of the Victory, resting on her own strength with godlike repose, at once stirred and calmed the spirit of the woman.

The figure stood high and commanding, with lofty outlook. The body was large, for so the magnanimity of the spirit demanded; yet unutterable human tenderness was in the softly breathing breast. There were no arms, and the face was gone, but such was the harmony of the body that the rest expressed what was absent. There was no doubt of the hand, the brow, the eyes of the noble creature. One could fancy he heard her voice. From the throat to the foot the figure looked gloriously ahead, with gallant courage in every line, as it stood light and firm against the wind. The thrill of hope was in the joyous tread of the foot, and in the aspiration of the wings raised for flight. Heaven-borne and

earth-treading creature she seemed, beautiful in the poise between the paths of the sky and the walks among men. Her ship rides the waves, while she steps upon its prow. The relation of their energy, the harmony of their motion, was beautiful, again, in its suggestion, to the mind of Charlotte. Whether the ship rode under blue Greek skies, amid the "countless laughter of the water," or whether it rode the storm, every movement of the beneficent figure at its prow would be faithful to the vessel it protected.

While Charlotte had gazed at the Victory, Waring had looked at her, wanting nothing more. He watched her with a certain curiosity, it is true. He had seldom seen in women delicate loyalty to themselves or enthusiasm for ideal womanhood. There was in Charlotte a chivalry towards her sex that affected Waring oddly. In this most womanly of women there was a dash of the knight errant. In the beginning he had been jealous of this element in her character, and believed that he disliked it. With the larger knowledge of her that love had taught him, he looked at her now with full comprehension.

It was natural that when, at last, they spoke, it should be a little below the level of their thoughts. They said that the Victory was well

born and well bred and well nourished. Then they were silent again.

"I have been thinking," said Charlotte softly.

"She is what woman is to be to the world—
she faces the future."

"I have been thinking, too," said Waring.
"No, I am selfish. It is my future she faces.
Come, love."





